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ABSTRACT

The report presents education attainment and income data for selected years from 1956 to 1972 assembled from information collected in the Current Population Survey. It updates the information previously published in Current Population Reports, Series P-60, No. 56 and No. 74. Educational attainment estimates are limited to men with income. Included in the report are annual mean income and estimates of expected lifetime income in current dollars and in constant (1972) dollars, by educational attainment and age group, for all male and for male year-round full-time workers. In addition, procedures used to prepare lifetime income estimates, definitions and explanations of terms, and sources of data are included. (Author/RM)

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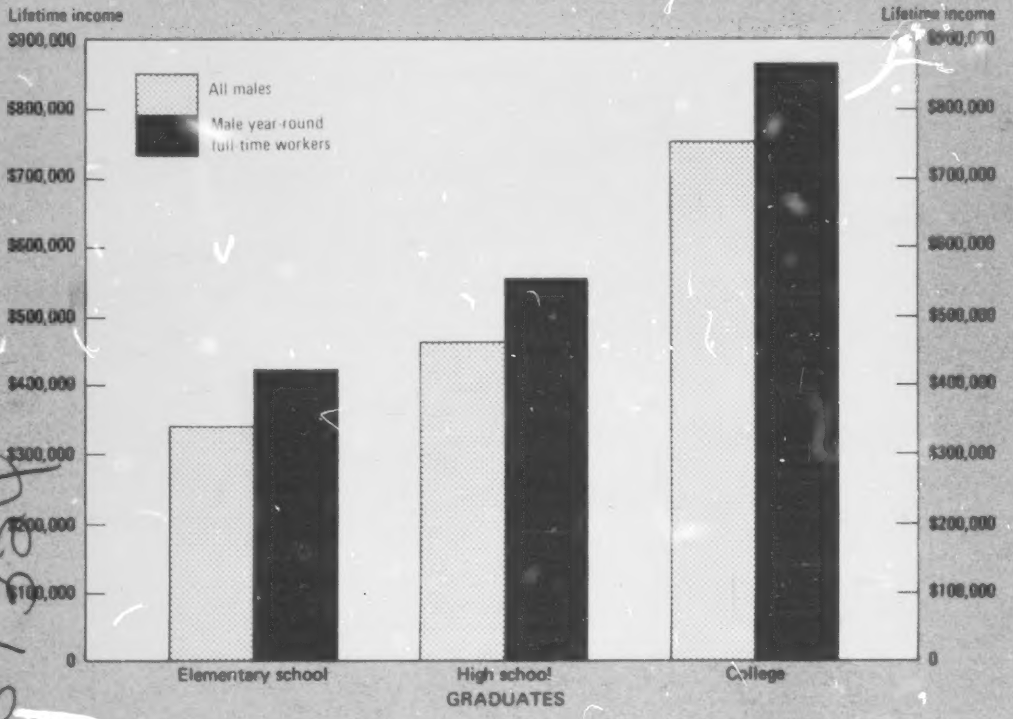
ANNUAL MEAN INCOME, LIFETIME INCOME, AND EDUCATIONAL ATTAINMENT OF MEN IN THE UNITED STATES, FOR SELECTED YEARS, 1956 TO 1972

Figure 1.--Estimated Lifetime Income in 1972 for all Males and Male Year-Round Full-Time Workers 18 Years Old and Over, by Educational Attainment



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Annual Mean Income, Lifetime Income, and Educational Attainment of Men in the United States, for Selected Years, 1956 to 1972

INTRODUCTION

This report presents educational attainment and income data for selected years from 1956 to 1972 assembled from information collected in the Current Population Survey. It updates the information previously published for the period up to 1968 in Current Population Reports, Series P-60, No. 74 and No. 56. Educational attainment estimates in this report are limited to men with income and accordingly differ slightly from general education statistics relating to all men which are presented in table F. Included in the report are annual mean income and estimates of expected lifetime income in current dollars and in constant (1972) dollars, by educational attainment and age group, for all males and for male year-round full-time workers. In addition, procedures used to prepare lifetime income estimates, definitions and explanations of terms, and sources of data are included.

Prior to 1967, mean incomes and lifetime income estimates were computed on grouped data.[1] However, improved methodology introduced in 1967 permits the computation of data based on the use of actual income amounts in preparing the estimates. Therefore, for the years 1967 and 1968, lifetime income estimates and mean incomes of men are based on both grouped and ungrouped data to illustrate the differences engendered by the two estimation procedures. For more detailed explanation, see Current Population Reports, Series P-60, No. 74, "Annual Mean Income, Lifetime Income, and Education Attainment of Men in the United States, For Selected Years, 1956 to 1968," pages 20 to 22. It should be noted that since the estimates are based on a sample, they are subject to sampling variability. Moreover, as in all field surveys of income, the figures are subject to errors of response and nonreporting. Data on consumer income collected by the Bureau of the Census cover money income only (exclusive of certain money receipts such as capital gains) prior to deduction for taxes.

Mean Income and Educational Attainment

The educational attainment of the male population in the United States has increased considerably during the past 16 years. In March 1973, the median years of school completed by men 25 years old and over was 12.3 years, or about the equivalent of a high school education, whereas in March 1957 it was 10.4 years (table F). Between March 1957 and March 1973, the proportion of males who terminated their schooling after 4 years of high school increased by about two-fifths and the proportion of males completing 4 or more years of college rose by two-thirds. As can be expected, there was a reduction in the proportion of men who terminated their schooling with elementary school, dropping from about 19 percent in March 1957 to roughly 12 percent in March 1973.

Although a large proportion of men end their formal education with a high school diploma, there has been an upward trend in the proportion of males completing their schooling beyond high school. In March 1959, about 8 percent of the 46.3 million males 25 years old and over had completed 1 to 3 years of coll[illegible] in March 1973, about 12 percent of the 53.1 [illegible]on males had attained this level of schooling [illegible] gain of 48 percent. Between March 1959 and March 1973, men completing their formal education with a bachelor's degree rose from 6 percent to 9 percent. A relative gain was registered by men with post graduate studies completed. Men completing 5 or more years of college rose from 4 percent in March 1959 to 7 percent in March 1973.

In step with the rise in the educational attainment level of the male population in the United States, there has been significant changes in mean incomes received by men over the past 16 years. Thus, the mean income of all men 25 years old and over increased by 49 percent, from $6,800 in 1956 (in constant 1972 dollars) to $10,120 in 1972. An important factor in this increase is that more and more males are continuing their schooling which in turn provides the opportunity to enter into skilled occupations yielding higher income returns.

Although the mean income in terms of constant dollars for all men 25 years old and over rose from $9,600 in 1971 to $10,120 in 1972, a gain of about $520 or 5 percent, gains were recorded for men in the 35 to 44 year age group. The mean income of men 35 to 44 years old was $12,170 in 1972, $800 higher than the $11,370 mean income in 1971.

Table A shows that there is a progressive increase in income associated with each level of schooling. In 1972, men 25 years old and over who completed elementary school had a mean income of $6,760 or $1,520 more than men who started but did not finish elementary school. Male high school graduates reported a mean in-

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[1] Estimates based on a series of estimated mean values for specific income class intervals. The mean income was obtained from a summation of the product of the average income and the proportion of males for each income level.

Table A. Mean Income in 1956 to 1972 of Men 25 Years Old and Over, by Years of School Completed and Age

(In 1972 dollars)

Years of school completed and age	Computed from ungrouped data[1]						Computed from grouped data[2]							
	1972	1971	1970	1969	1968	1967[r]	1968	1967[r]	1966	1964	1963	1961	1958	1956
25 YEARS OLD AND OVER														
Total	$10,125	$9,599	$9,525	$9,623	$9,261	$8,774	$9,482	$9,130	$8,902	$8,240	$7,974	$7,653	$6,711	$6,805
Elementary: Less than 8 years	5,235	4,903	4,773	4,842	4,785	4,436	4,919	4,571	4,536	4,451	4,205	4,193	3,661	3,960
8 years	6,756	6,468	6,503	6,631	6,571	6,268	6,760	6,510	6,272	6,100	6,025	5,883	5,321	5,586
High school: 1 to 3 years	8,449	8,252	8,221	8,309	8,136	7,842	8,393	8,115	8,111	7,629	7,306	7,216	6,443	6,718
4 years	10,433	9,882	9,898	10,076	9,793	9,417	10,132	9,801	9,657	9,093	8,958	8,316	7,608	7,974
College: 1 to 3 years	11,867	11,410	11,736	11,857	11,294	10,919	11,649	11,410	11,318	10,671	10,428	10,277	9,077	9,226
4 years or more	16,201	15,633	15,554	16,072	15,550	14,728	15,490	15,407	15,128	13,879	13,403	13,730	12,508	12,118
4 years	15,256	14,626	14,409	15,135	14,925	13,812	14,707	14,437	14,349	13,167	12,831	13,066	10,948	(NA)
5 years or more	17,346	16,814	16,953	17,234	16,292	15,838	16,433	16,588	16,189	14,850	14,143	13,968	13,282	(NA)
25 TO 34 YEARS OLD														
Total	9,628	9,269	9,371	9,564	9,155	8,734	9,463	9,086	8,937	8,240	7,817	7,540	6,796	6,965
Elementary: Less than 8 years	5,699	5,250	5,373	5,349	5,377	4,954	5,532	5,149	5,282	4,372	4,387	4,270	3,857	4,082
8 years	6,749	6,346	6,897	7,466	6,744	6,332	6,994	6,543	6,387	6,285	6,081	5,639	5,265	5,648
High school: 1 to 3 years	7,856	7,669	7,540	7,900	7,641	7,299	7,888	7,575	7,591	7,070	6,810	6,550	6,174	6,757
4 years	9,451	9,002	9,027	9,284	9,054	8,658	9,389	9,011	8,866	8,333	7,944	7,492	6,900	7,345
College: 1 to 3 years	9,848	9,680	10,022	9,961	9,738	9,417	10,137	9,789	9,723	9,140	8,903	8,085	7,776	8,198
4 years or more	12,165	11,768	12,255	12,591	11,799	11,510	12,061	12,020	11,735	10,916	10,068	10,463	9,722	9,052
4 years	11,553	11,401	11,997	12,303	11,988	11,516	12,165	12,021	11,923	10,586	9,973	10,443	9,120	(NA)
5 years or more	12,932	12,195	12,592	12,950	11,572	11,503	11,928	12,019	11,473	11,420	10,204	10,557	10,304	(NA)
35 TO 44 YEARS OLD														
Total	12,172	11,369	11,314	11,463	10,956	10,388	11,345	10,882	10,640	9,794	9,458	8,999	7,855	8,098
Elementary: Less than 8 years	7,040	6,018	6,158	6,417	6,194	5,648	6,423	5,842	5,777	5,891	5,243	5,171	4,352	4,818
8 years	8,508	7,789	7,713	7,740	8,073	7,421	8,310	7,773	7,678	7,124	7,061	6,702	6,140	6,498
High school: 1 to 3 years	9,458	9,003	9,030	9,164	8,929	8,459	9,278	8,784	8,821	8,294	8,068	7,497	7,019	7,326
4 years	11,312	10,619	10,634	10,950	10,579	10,050	11,040	10,457	10,361	9,665	9,730	8,966	8,198	8,720
College: 1 to 3 years	12,858	12,842	13,156	13,151	12,722	12,187	13,202	12,788	12,711	11,537	11,126	11,302	10,407	10,305
4 years or more	18,545	17,886	17,569	18,348	16,880	16,405	17,297	17,431	16,769	15,244	14,686	14,443	12,919	13,860
4 years	17,480	16,461	16,344	17,275	15,921	15,355	16,381	16,392	15,817	14,323	14,378	14,008	11,631	(NA)
5 years or more	19,672	19,514	18,953	19,616	18,030	17,693	18,376	18,709	18,119	16,433	15,055	15,316	14,744	(NA)
45 TO 54 YEARS OLD														
Total	12,092	11,432	11,288	11,271	10,778	10,350	10,939	10,767	10,436	9,375	9,230	8,720	7,507	7,728
Elementary: Less than 8 years	6,834	6,363	6,121	6,027	5,977	5,647	6,155	5,865	5,688	5,556	5,344	4,980	4,272	4,672
8 years	8,436	8,319	7,947	8,189	7,892	7,791	8,135	8,125	7,688	6,893	7,089	7,011	6,093	6,412
High school: 1 to 3 years	9,586	9,424	9,360	9,220	9,136	8,876	9,409	9,197	9,240	8,452	8,056	7,822	6,757	7,274
4 years	11,774	11,330	11,218	11,106	10,945	10,741	11,304	11,197	10,804	10,015	9,911	9,264	8,397	8,840
College: 1 to 3 years	14,839	13,170	13,812	14,304	13,308	12,504	13,470	13,129	13,534	12,891	12,570	11,884	10,695	11,008
4 years or more	20,133	19,652	19,275	19,501	18,804	17,952	18,179	18,509	18,580	16,897	16,776	16,413	16,205	16,152
4 years	19,414	18,847	17,308	18,207	17,166	16,518	17,056	16,956	17,335	15,862	15,098	15,323	15,339	(NA)
5 years or more	21,096	20,617	21,801	21,292	20,701	19,520	19,417	20,271	20,343	18,405	18,792	18,273	17,661	(NA)
55 TO 64 YEARS OLD														
Total	10,320	9,695	9,593	9,595	9,409	8,633	9,537	9,005	8,795	7,943	7,973	7,751	6,624	6,462
Elementary: Less than 8 years	5,844	5,406	5,487	5,563	5,492	5,015	5,647	5,168	5,084	4,753	4,710	4,820	4,274	4,426
8 years	7,722	7,140	7,526	7,514	7,316	6,986	7,578	7,284	7,107	6,686	6,428	6,705	5,606	5,968
High school: 1 to 3 years	8,899	8,706	8,764	8,701	8,582	8,061	8,841	8,345	8,476	7,565	7,458	7,983	6,933	6,488
4 years	10,987	10,228	10,157	10,449	10,113	9,677	10,412	10,085	10,134	9,576	9,429	8,915	8,588	8,706
College: 1 to 3 years	13,800	13,412	12,690	12,910	11,500	11,774	12,166	12,256	11,354	10,707	11,000	10,959	9,902	9,580
4 years or more	19,078	18,605	18,119	18,332	20,331	16,878	19,024	17,823	17,423	15,591	17,198	14,510	15,394	13,442
4 years	17,202	16,230	16,615	17,599	20,383	14,882	17,196	15,543	16,302	15,020	16,892	14,503	12,239	(NA)
5 years or more	21,345	21,322	19,716	19,064	20,272	19,113	21,142	20,262	18,687	16,238	17,589	(B)	(B)	(NA)
65 YEARS OLD AND OVER														
Total	5,384	5,176	4,847	4,916	4,793	4,469	4,839	4,528	4,298	4,544	4,172	4,130	3,307	3,526
Elementary: Less than 8 years	3,390	3,379	3,053	3,107	2,983	2,840	3,041	2,881	2,867	3,059	2,775	2,776	2,391	2,569
8 years	4,503	4,381	[illegible],234	4,137	4,219	3,893	4,250	3,985	3,714	4,162	4,004	3,660	3,366	3,429
High school: 1 to 3 years	5,427	5,103	5,040	5,229	4,892	5,090	5,022	5,123	4,474	4,835	4,344	4,766	3,677	3,903
4 years	6,761	6,311	6,207	6,046	5,952	5,556	5,921	5,642	5,584	6,362	6,105	5,224	4,152	4,972
College: 1 to 3 years	7,351	7,421	[illegible],805	7,250	7,495	6,810	7,292	6,980	7,045	7,113	6,861	8,200	5,450	6,183
4 years or more	11,933	11,167	9,595	11,378	11,137	10,323	11,303	10,315	10,290	10,441	8,766	12,098	7,860	8,298
4 years	11,033	10,363	8,538	9,532	10,274	9,655	9,981	9,385	8,281	10,174	8,296	(B)	(B)	(NA)
5 years or more	13,066	12,193	11,013	14,116	12,227	11,043	12,915	11,254	12,977	(B)	(B)	(B)	(B)	(NA)

B Base less than 200,000. NA Not available. [r] Revised.

[1] Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.

[2] Estimates based on a series of estimated mean values for specific income class intervals.

come of $10,430, or $1,980 higher than high school nongraduates. Males who continued their education through the college level can expect to receive considerably higher incomes than males who terminate their schooling after 1 to 3 years of college training. The mean income of men who completed 4 or more years of college was $16,200 in 1972, $4,330 higher than the mean income of men who started college but did not graduate. The income differential of graduates versus nongraduates also existed by age group.

There are monetary gains associated with successfully achieving each identifiable educational plateau. Men 25 years old and over whose education terminated after 4 years of high school received a mean income of $10,430 in 1972, or $3,680 more than men whose formal schooling ended at the eighth grade level. Men with college degrees received a mean income of $16,200, $5,770 or 55 percent higher than men whose education terminated after receiving their high school diplomas.

Of the 6.9 million males 25 years old and over in the "$1 to $2,999 or loss" class interval in 1972, 19 percent completed elementary school, another 17 percent completed high school, and about 7 percent completed 4 or more years of college. In contrast, of the 9.1 million males in the "$15,000 and over" class interval, about 4 percent completed their schooling with the eighth grade, another 29 percent concluded their education with a high school diploma and 42 percent received a college degree. The median years of school completed was 8.7 years for males 25 years old and over with incomes less than $3,000, and for males in the highest income interval--$15,000 and over--the median years of school completed was the equivalent of college experience--14.6 years.

Table E indicates that younger men (25 to 34 years old) have the highest levels of schooling completed. The median years of school completed for these men was 12.7 years in 1972, compared to about 8.7 years for men 65 years old and over. The median years of school completed for younger men in the lowest income interval was 4.3 years higher than for older men--12.4 years and 8.1 years, respectively. However, this difference in years of school completed dropped to 2.5 years for males in the $15,000 and over interval--from 15.4 years to 12.9 years.

The mean income of males completing just 4 years of college was lowest for the younger and older age groups--averaging about $11,500 in 1972--indicating that the younger age group (25 to 34 years old) is completing their formal education before entering the labor force and that the older age group (65 years old and over) is retiring from the labor force. The income differential between the younger and older men and those in the middle age bracket was substantial, where the mean income was $17,480 for men 35 to 44 years old; $19,410 for men 45 to 54 years old; and $17,200 for men 55 to 64 years old. Even for males completing their post graduate studies, which is usually done while being gainfully employed in the labor force, the income differentials was still substantial.

In addition to education, work experience is also an important variable closely associated with income. Among the 52.6 million men 25 years old and over with income in 1972, 66 percent were year-round full-time workers. In 1972, the mean income ($12,350) of men 25 years old and over working year round full time was 22 percent higher than for all men with income. This difference varied by age groupings. The difference was especially great when mean incomes of men 65 years old and over were compared against each other. Thus, in the 65 years old and over group, the mean income ($10,550) of male year-round full-time workers was 96 percent higher than that ($5,380) of all men with income in this age group. In contrast, the comparable ratio was only about 9 percent higher for men in the 35 to 44 year age group.

The mean income of male high school graduates 25 years old and over working 50 to 52 weeks in 1972 was $11,570, or 27 percent higher than elementary school graduates with comparable work experience. Similarly, men completing 4 or more years of college had a mean income of $17,880, $6,310 or 55 percent higher than high school graduates. Among men working 50 to 52 weeks and who were college graduates the mean income of those men with 5 or more years of schooling was $18,980, $2,010 or 12 percent higher than those men with 4 years of schooling ($16,970).

Between 1967 and 1972, the mean income (in terms of constant dollars) of male year-round full-time workers 25 years old and over increased from $10,440 to $12,350, a rise of about one-fifth, compared with a rise of about 15 percent for all males 25 years old and over. Among male year-round full-time workers, the mean income for those completing 4 or more years of college was $17,880 in 1972 compared with $16,030 five years ago.

Lifetime Income Estimates

In this report, lifetime income estimates for different educational categories, based on data for specific years, represent a summation of the products of both mean income estimates of different age and education groups and the number of survivors in the comparable population out of 100,000 at birth from an initial stipulated age to a terminal one, divided by the comparable number out of 100,000 at birth who survived to the initial stipulated age. Thus, lifetime income estimates are a measure of the incomes that could be expected on the average by members of specific education groups in a lifetime (or for any specified span of years) if the mean income estimates by age and education, and life expectancy rates, did not change from those existing in the reference year, e.g., 1972.

The estimated lifetime income of all men from age 18 to death increased from $322,000 in 1956 (in 1972 dollars) to $471,000 in 1972, $149,000 or 46 percent.

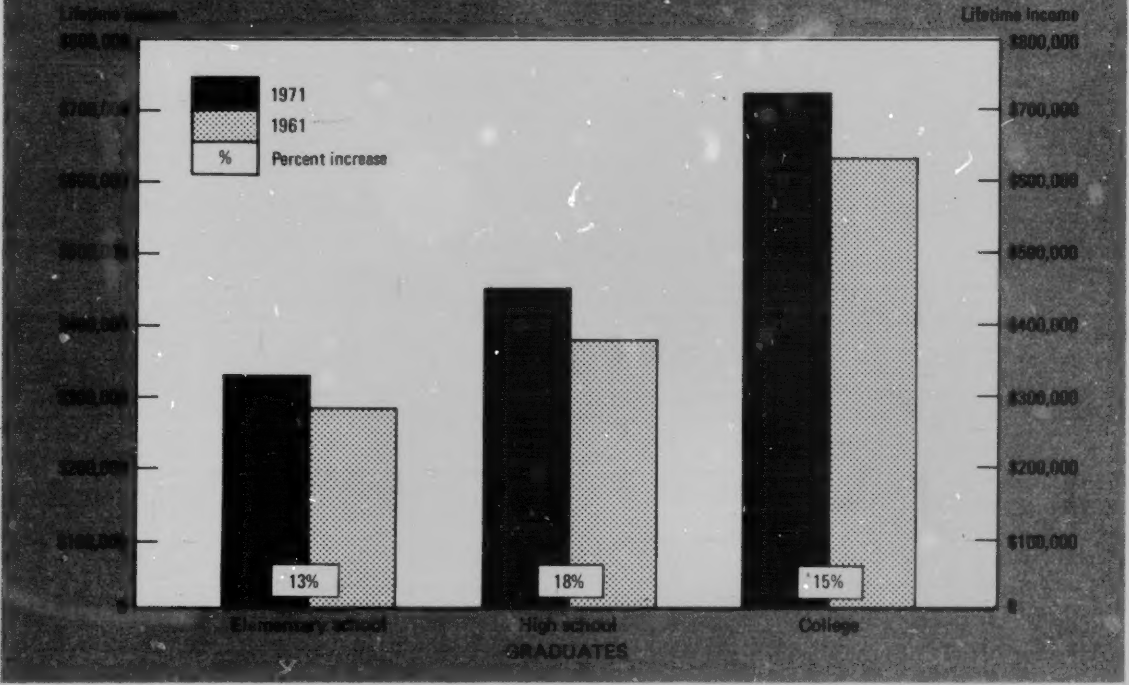
In 1972, men who completed high school could expect to receive from age 18 to death about $479,000 during their lifetime, or $135,000 more than men who completed only elementary school. The estimated lifetime income in 1972 of men completing 4 or more years of college was $279,000 higher than those who had completed only high school.

Additional schooling is associated with a substantial increase in lifetime income. As usual, the greatest income gains were at the college level. In 1972, men with 1 to 3 years of college training can expect to receive more than one-half of a million dollars in their lifetime, whereas for men with 4 or more years of college the estimated lifetime income was about three-quarters of a million dollars.

The estimated lifetime income of all men from age 25 to death was $448,000 in 1972, a gain of about $24,000 or 6 percent over the 1971 estimated lifetime income.

Between 1967 and 1972, the estimated liftetime income in terms of constant dollars of all men from age 25 to death increased from $385,000 to $448,000, a gain of $63,000 or 16 percent. However, for male year-round full-time workers, the estimated lifetime income was $542,000 in 1972, $86,000 or 19 percent over the five-year period.

Figure 2.--Estimated Lifetime Income in 1971 and 1961 in Constant 1972 Dollars for Men 18 Years Old and Over, by Educational Attainment



Mean Income Data on a Cohort Basis

The presentation of income data for the years 1971 and 1961 in terms of birth cohorts shifts the analytic emphasis from describing changes in mean income annually in the economy to describing changes in mean income of particular cohorts as they move through their respective life cycles. The three male birth cohorts for which comparisons can be made are 1927 to 1936, 1917 to 1926, and 1907 to 1916 (table C). With a few exceptions, the largest absolute and relative increase in mean income by educational attainment was for the 1927 to 1936 birth cohort, i.e., those 25 to 34 years old in 1961 but who were 35 to 44 years old in 1971. Within this cohort, those completing 4 or more years of college had a $7,750 increase in mean income, a gain of 74 percent over the 1961 mean income. Within this educational group, those with 5 or more years of college had a $8,730 increase in mean income, representing about 83 percent increase over the 1961 income level. With a few exceptions, the smallest gains in mean incomes between 1961 and 1971 were for the cohort born during 1907 to 1916 (those who were 45 to 54 years old in 1961 and 55 to 64 years old in 1971).

Between 1961 and 1971, men completing 4 or more years of college and born between 1927 and 1936 (those who were 25 to 34 years old in 1961 and 35 to 44 years old in 1971) had average annual income increases of 7.4 percent; whereas during the same time period, men who were 10 years older had annual increases of about 3.5 percent; and those who were 20 years older had annual gains of about 1.1 percent.

As also shown in table C, it appears that the same general type of relationship as found for the 1961 and 1971 data also applies for the 1956 and 1966 data. Thus, men completing 4 or more years of college and born during 1922 to 1931 (those who were 25 to 34 years old in 1956 and who were 35 to 44 years old in 1966) had the highest rate of increase in mean income over the ten-year period as compared with the other age cohorts.

Figure 3.--Mean Income in 1972 of Male Elementary School, High School, and College Graduates, by Age

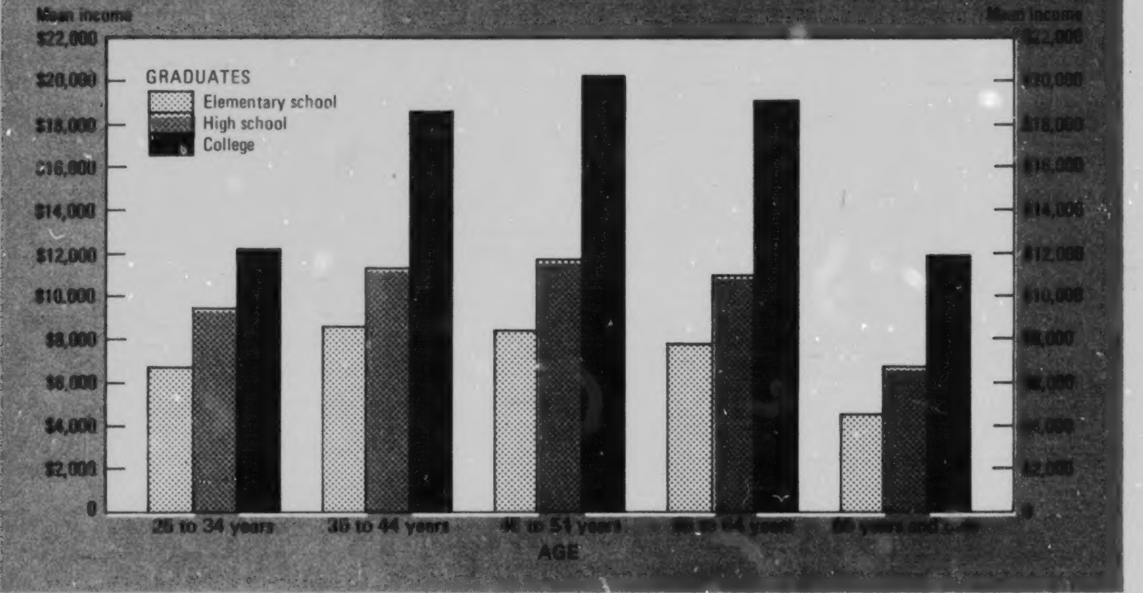


Table B. Lifetime Income in 1956 to 1972 Based on Arithmetic Means for Men in Selected Age Groups, by Years of School Completed

(In 1972 dollars)

Years of school completed and selected age group	Computed from ungrouped data[1]						Computed from grouped data[2]							
	1972	1971	1970	1969	1968	1967[r]	1968	1967[r]	1966	1964	1963	1961	1958	1956
INCOME FROM AGE 18 TO DEATH														
Total	$470,795	$444,569	$440,749	$443,330	$429,750	$406,214	$440,316	$422,556	$413,271	$383,013	$370,421	$356,936	$312,278	$321,557
Elementary: Less than 8 years	279,997	256,443	255,608	257,095	256,617	236,174	264,418	244,333	243,117	229,615	217,865	212,421	186,485	202,203
8 years	343,730	324,588	330,684	340,539	332,638	313,347	342,962	325,605	317,687	302,221	295,383	287,045	257,612	274,998
High school: 1 to 3 years	389,208	374,796	373,566	378,659	370,559	356,836	382,782	368,995	365,616	345,076	331,279	329,881	295,081	310,500
4 years	478,873	450,864	449,947	454,602	446,026	427,331	459,950	443,702	438,814	420,327	412,254	382,677	350,912	375,628
College: 1 to 3 years	543,435	522,879	532,075	530,064	509,952	489,212	524,038	510,365	507,692	479,418	469,104	468,671	415,781	428,042
4 years or more	757,923	729,719	714,746	738,108	730,674	677,838	724,596	706,341	698,339	646,013	627,656	635,989	581,504	573,298
4 years	710,569	680,971	662,806	693,361	701,998	635,654	681,966	658,692	654,405	620,084	602,469	605,059	526,753	(NA)
5 years or more	823,759	785,882	777,405	795,362	764,566	723,965	773,456	757,204	756,321	675,629	659,223	664,498	637,343	(NA)
INCOME FROM AGE 25 TO DEATH														
Total	447,828	423,964	419,488	422,146	408,451	385,293	418,100	400,689	391,088	362,386	350,807	337,256	292,776	300,540
Elementary: Less than 8 years	260,307	238,311	236,481	238,229	235,594	217,699	242,654	225,414	223,830	214,103	203,355	199,273	173,735	187,654
8 years	323,437	305,941	308,991	315,159	309,495	292,113	318,748	303,706	294,233	281,695	277,585	268,469	240,590	255,185
High school: 1 to 3 years	371,023	359,026	357,328	360,882	353,558	340,119	364,980	351,353	348,446	327,601	314,272	312,169	277,301	290,402
4 years	452,086	427,198	425,125	429,146	420,947	402,242	433,993	417,675	412,576	396,453	389,046	360,048	328,014	351,060
College: 1 to 3 years	525,343	506,106	516,070	515,015	493,994	473,277	507,398	493,594	490,606	463,903	454,930	454,278	400,667	412,366
4 years or more	731,315	706,394	687,308	714,740	704,383	653,576	696,698	680,757	670,550	620,556	603,716	611,094	558,683	551,597
4 years	686,227	656,475	634,434	668,523	675,037	609,393	653,014	631,117	625,803	592,251	578,107	579,090	501,663	(NA)
5 years or more	785,778	764,869	751,385	775,603	739,474	703,521	747,483	735,901	730,095	658,723	635,915	642,017	621,700	(NA)
INCOME FROM AGE 18 TO 64														
Total	424,571	400,134	399,136	402,030	388,263	368,175	398,434	384,016	376,338	343,669	334,415	321,091	283,906	290,591
Elementary: Less than 8 years	250,893	227,433	229,398	230,986	230,797	212,003	238,100	219,810	218,477	203,124	193,919	188,326	165,973	179,640
8 years	305,071	286,974	294,336	305,780	296,124	280,206	306,178	291,684	285,772	266,184	260,827	255,280	228,731	244,883
High school: 1 to 3 years	342,615	330,982	330,296	334,720	328,220	313,506	339,319	325,387	327,166	303,206	293,787	288,515	263,530	276,225
4 years	420,828	396,682	396,658	403,806	394,541	380,034	408,706	395,678	390,830	365,240	359,566	337,341	315,288	331,962
College: 1 to 3 years	480,324	459,163	465,068	469,148	445,079	431,247	460,924	450,950	447,149	417,822	409,895	397,506	369,020	373,743
4 years or more	655,474	633,843	632,372	642,511	634,281	589,964	626,768	618,540	609,912	555,603	552,001	530,996	514,068	500,425
4 years	615,847	592,004	589,506	613,273	613,073	553,465	595,581	578,807	583,242	531,985	530,870	517,520	465,142	(NA)
5 years or more	711,584	681,200	682,856	676,755	658,738	629,966	661,677	661,404	644,804	582,204	577,660	555,147	563,030	(NA)
INCOME FROM AGE 25 TO 64														
Total	400,896	378,848	377,237	380,240	366,400	346,742	375,650	361,630	353,692	322,553	314,376	300,978	264,068	269,200
Elementary: Less than 8 years	230,757	208,855	209,870	211,739	209,423	193,203	215,977	200,160	198,881	187,283	179,127	174,887	152,980	164,818
8 years	284,185	267,750	272,085	279,890	272,486	258,525	281,463	269,327	261,918	245,212	242,620	236,317	211,366	224,706
High school: 1 to 3 years	322,716	314,540	313,395	316,300	310,643	296,206	320,927	307,159	309,515	285,212	276,336	270,301	245,375	255,711
4 years	393,151	372,187	371,019	377,605	368,733	354,307	382,053	369,006	363,990	340,684	335,734	314,162	291,968	306,866
College: 1 to 3 years	461,264	441,413	448,036	453,207	428,242	414,533	443,429	433,378	429,305	401,543	395,022	382,250	353,352	357,411
4 years or more	627,296	609,048	603,670	617,741	606,683	564,519	597,542	591,774	581,015	529,023	527,167	504,827	490,449	477,842
4 years	590,053	566,145	560,012	587,260	584,907	526,098	565,457	550,155	553,749	503,059	505,660	490,488	439,320	(NA)
5 years or more	671,882	658,582	655,386	655,256	632,208	608,258	634,187	638,811	617,180	564,139	553,389	531,340	546,505	(NA)

NA Not available [r] Revised.

[1] Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.

[2] Estimates based on a series of estimated mean values for specific income class intervals.

Table C. Mean Income in 1956, 1961, 1966, and 1971 of Men, by Selected Periods of Birth and Years of School Completed

(Based on grouped data. In 1972 dollars)

1961 and 1971							
Period of birth	Age in 1961	Years of school completed		Mean income		Increase, 1961 to 1971	
				1971 (1)	1961 (2)	Amount (3)	Percent (4)
1927 to 1936	25 to 34 years old	Elementary:	Less than 8 years	$6,225	$4,270	$1,955	46
			8 years	8,002	5,639	2,363	42
		High school:	1 to 3 years	9,306	6,550	2,756	42
			4 years	10,998	7,492	3,506	47
		College:	1 to 3 years	13,227	8,085	5,142	64
			4 years or more	18,214	10,463	7,751	74
			4 years	17,254	10,443	6,811	65
			5 years or more	19,292	10,557	8,735	83
1917 to 1926	35 to 44 years old	Elementary:	Less than 8 years	6,520	5,171	1,349	26
			8 years	8,567	6,702	1,865	28
		High school:	1 to 3 years	9,711	7,497	2,214	30
			4 years	11,619	8,966	2,653	30
		College:	1 to 3 years	13,738	11,302	2,436	22
			4 years or more	19,432	14,443	4,989	35
			4 years	18,599	14,008	4,591	33
			5 years or more	20,492	15,316	5,176	34
1907 to 1916	45 to 54 years old	Elementary:	Less than 8 years	5,538	4,980	558	11
			8 years	7,312	7,011	301	4
		High school:	1 to 3 years	8,783	7,822	961	12
			4 years	10,429	9,264	1,165	13
		College:	1 to 3 years	13,644	11,884	1,760	15
			4 years or more	18,163	16,413	1,750	11
			4 years	16,354	15,323	1,031	7
			5 years or more	20,233	18,273	1,960	11
1897 to 1906	55 to 64 years old	Elementary:	Less than 8 years	(X)	4,820	(X)	(X)
			8 years	(X)	6,705	(X)	(X)
		High school:	1 to 3 years	(X)	7,983	(X)	(X)
			4 years	(X)	8,915	(X)	(X)
		College:	1 to 3 years	(X)	10,959	(X)	(X)
			4 years or more	(X)	14,510	(X)	(X)
			4 years	(X)	14,503	(X)	(X)
			5 years or more	(X)	(B)	(X)	(X)

1956 and 1966							
Period of birth	Age in 1956	Years of school completed		Mean income		Increase, 1956 to 1966	
				1966 (1)	1956 (2)	Amount (3)	Percent (4)
1922 to 1931	25 to 34 years old	Elementary:	Less than 8 years	$5,777	$4,082	$1,695	42
			8 years	7,678	5,648	2,030	36
		High school:	1 to 3 years	8,821	6,757	2,064	31
			4 years	10,361	7,345	3,016	41
		College:	1 to 3 years	12,711	8,198	4,513	55
			4 years or more	16,769	9,052	7,717	85
			4 years	15,817	(NA)	(NA)	(NA)
			5 years or more	18,119	(NA)	(NA)	(NA)
1912 to 1921	35 to 44 years old	Elementary:	Less than 8 years	5,688	4,818	870	18
			8 years	7,688	6,498	1,190	18
		High school:	1 to 3 years	9,240	7,326	1,914	26
			4 years	10,804	8,720	2,084	24
		College:	1 to 3 years	13,534	10,305	3,229	31
			4 years or more	18,580	13,860	4,720	34
			4 years	17,335	(NA)	(NA)	(NA)
			5 years or more	20,343	(NA)	(NA)	(NA)
1902 to 1911	45 to 54 years old	Elementary:	Less than 8 years	5,084	4,672	412	9
			8 years	7,107	6,412	695	11
		High school:	1 to 3 years	8,476	7,274	1,202	17
			4 years	10,134	8,840	1,294	15
		College:	1 to 3 years	11,354	11,008	346	3
			4 years or more	17,423	16,152	1,271	8
			4 years	16,302	(NA)	(NA)	(NA)
			5 years or more	18,687	(NA)	(NA)	(NA)
1892 to 1901	55 to 64 years old	Elementary:	Less than 8 years	(X)	4,426	(X)	(X)
			8 years	(X)	5,968	(X)	(X)
		High school:	1 to 3 years	(X)	6,488	(X)	(X)
			4 years	(X)	8,706	(X)	(X)
		College:	1 to 3 years	(X)	9,580	(X)	(X)
			4 years or more	(X)	13,442	(X)	(X)
			4 years	(X)	(NA)	(X)	(X)
			5 years or more	(X)	(NA)	(X)	(X)

B Base less than 200,000.
NA Not available.
X Not applicable.

Table D. Components of Change in Mean Income of Men Between 1961 and 1971 and Between 1956 and 1966, by Selected Age Cohorts and Years of School Completed

Years of school completed		1961 and 1971						1956 and 1966					
		Income gains and losses			Annual rate of increase and decrease in income			Income gains and losses			Annual rate of increase and decrease in income		
		Based on cohort data[1] (1)	Based on cross-section data[2] (2)	Difference[3] (3)	Based on cohort data[1] (4)	Based on cross-section data[2] (5)	Difference[3] (6)	Based on cohort data[1] (1)	Based on cross-section data[2] (2)	Difference[3] (3)	Based on cohort data[1] (4)	Based on cross-section data[2] (5)	Difference[3] (6)
		25 TO 34 YEARS OLD IN 1961 AND 35 TO 44 YEARS OLD IN 1971						25 TO 34 YEARS OLD IN 1956 AND 35 TO 44 YEARS OLD IN 1966					
Elementary:	Less than 8 years..	$1,955	$901	$1,054	4.6	2.1	2.5	$1,695	$736	$959	4.2	1.8	2.4
	8 years............	2,363	1,063	1,300	4.2	1.9	2.3	2,030	850	1,180	3.6	1.5	2.1
High school:	1 to 3 years.......	2,756	947	1,809	4.2	1.4	2.8	2,064	569	1,495	3.1	0.8	2.3
	4 years............	3,506	1,474	2,032	4.7	2.0	2.7	3,016	1,375	1,641	4.1	1.9	2.2
College:	1 to 3 years.......	5,142	3,217	1,925	6.4	4.0	2.4	4,513	2,107	2,406	5.5	2.6	2.9
	4 years or more....	7,751	3,980	3,771	7.4	3.8	3.6	7,717	4,808	2,909	8.5	5.3	3.2
	4 years..........	6,811	3,565	3,246	6.5	3.4	3.1	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
	5 years or more..	8,735	4,759	3,976	8.3	4.5	3.8	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
		35 TO 44 YEARS OLD IN 1961 AND 45 TO 54 YEARS OLD IN 1971						35 TO 44 YEARS OLD IN 1956 AND 45 TO 54 YEARS OLD IN 1966					
Elementary:	Less than 8 years..	$1,349	-$191	$1,540	2.6	-0.4	3.0	$870	-$146	$1,016	1.8	-0.3	2.1
	8 years............	1,865	309	1,556	2.8	0.5	2.3	1,190	-86	1,276	1.8	-0.1	1.9
High school:	1 to 3 years.......	2,214	325	1,889	3.0	0.4	2.6	1,914	-52	1,966	2.6	-0.1	2.7
	4 years............	2,653	298	2,355	3.0	0.3	2.7	2,084	120	1,964	2.4	0.1	2.3
College:	1 to 3 years.......	2,436	582	1,854	2.2	0.5	1.7	3,229	703	2,526	3.1	0.7	2.4
	4 years or more....	4,989	1,970	3,019	3.5	1.4	2.1	4,720	2,292	2,428	3.4	1.7	1.7
	4 years..........	4,591	1,315	3,276	3.3	0.9	2.4	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
	5 years or more..	5,176	2,957	2,218	3.4	1.9	1.5	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
		45 TO 54 YEARS OLD IN 1961 AND 55 TO 64 YEARS OLD IN 1971						45 TO 54 YEARS OLD IN 1956 AND 55 TO 64 YEARS OLD IN 1966					
Elementary:	Less than 8 years..	$558	-$160	$718	1.1	-0.3	1.4	$412	-$246	$658	0.9	-0.5	1.4
	8 years............	301	-306	607	0.4	-0.4	0.8	695	-444	1,139	1.1	-0.7	1.8
High school:	1 to 3 years.......	961	161	800	1.2	0.2	1.0	1,202	-786	1,988	1.7	-1.1	2.8
	4 years............	1,165	-349	1,514	1.3	-0.4	1.7	1,294	-134	1,428	1.5	-0.2	1.7
College:	1 to 3 years.......	1,760	-925	2,685	1.5	-0.8	2.3	346	-1,428	1,774	0.3	-1.3	1.6
	4 years or more....	1,750	-1,903	3,653	1.1	-1.2	2.3	1,271	-2,710	3,981	0.8	-1.7	2.5
	4 years..........	1,031	-820	1,851	0.7	-0.5	1.2	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)
	5 years or more..	1,960	(X)	(X)	1.1	(X)	(X)	(NA)	(NA)	(NA)	(NA)	(NA)	(NA)

NA Not available. X Not applicable.

[1] Actual change over the decade, i.e., between 1961 and 1971. (Based on cohort data.)
Column 1 was obtained from table C, column 3.
Column 4 was obtained from table C, column 4, and then divided by 10 years for annual rate of increase.

[2] Change associated with pure "aging." (Based on cross-section data.)
Column 2 was derived from table C, column 2, by subtracting the mean income for the younger age cohort from the mean income for the succeeding older age cohort.

Example: $6,702 (Mean income in 1961 of men 35 to 44 years old with 8 years elementary school completed)
-5,639 (Mean income in 1961 of men 25 to 34 years old with 8 years elementary school completed)
$1,063 (Change associated with age)

Column 5 was derived by dividing $1,063 by $5,639 and then dividing the results by 10 years for annual rate of increase.

Example: $\frac{\$1,063}{\$5,639}$ = 19 percent ÷ 10 years for annual rate of increase.

[3] Change due to productivity and other growth factors. (Difference)
Column 3 was obtained by subtracting algebraically column 2 from column 1.
Column 6 was obtained by subtracting algebraically column 5 from column 4.

METHODOLOGICAL PROCEDURE TO ESTIMATE LIFETIME INCOME

1. Method Used to Prepare Estimates in Tables B, 6, 7, and 8.

Lifetime income estimates for men are estimated by (1) multiplying a cross-sectional survivor population for each age group with mean income estimates; (2) summing these products; and (3) dividing aggregate income by a stationary population at a given age. For each year, the surviving (stationary) population includes males per 100,000 born alive who reach a certain age level. The mean income represents the average of a group of income recipients for a given age and educational attainment category. The stationary population used to divide the aggregate covers males reaching the age level at the lower bound of the time interval, e.g., 18 years of age. In symbols:

$$L_i = \frac{1}{X_m}\left(\sum_{j=m}^{n} Z_j Y_{ij}\right)$$

i = Educational attainment group.

m = Age at lower bound of time interval.

n = Age at upper bound of time interval.

L_i = "Lifetime" income for the ith educational attainment group.

X_m = Surviving male population per 100,000 born alive who reach m years of age.

Z_j = Surviving male population per 100,000 born alive within jth age group.

Y_{ij} = Mean income for men with ith education within jth age group.

The data for the surviving male population and an illustration of the computation procedures are presented in tables G and H.

2. Method Used to Prepare Estimates in Tables 9 to 29.

The following formula describes the basic method used to prepare the estimates, showing the present value of the expected income from any given age through age 64.

$$V_A = \sum_{N=A}^{64} \frac{Y_N P_N \quad (1+X)^{N-A+1/2}}{(1+R)^{N-A+1}}$$

V_A = The present value of the total sum of income received between a given age A and age 64.

Y_N = The average (mean) annual income at age N. These single year of age estimates were obtained by fitting a parabolic function to the age-group data shown in tables A, 3, 4, and 5.

P_N = The relative number of survivors at age N of those alive at age A. The underlying data are presented in *Vital Statistics of the United States*, Vol. II, Section 5, Life Tables.

X = Assumed annual increase in income due to rising productivity. Four different values are used: 0 percent, 2 percent, 3 percent, and 4 percent. This factor is added to the equation to allow for the fact that in a growing economy, "every individual may expect an upward trend in his own income, superimposed on the cross-sectional pattern for a given year."[2] It is an adjustment for the growth in productivity in the economy, not for the inflation of prices.

R = The rate of discount used to convert future income to their present values. Four different rates of discount are used: 0 percent, 3 percent, 5 percent, and 7 percent.

For many purposes, it is important to estimate the present value of lifetime income less the cost of maintenance for the individual worker. To facilitate the preparation of such estimates, table 29 shows the maintenance costs under alternative assumptions. All variables are used with the same meanings as above. M represents the maintenance costs; values used were 0, $1,000, $2,000, $3,000, and $4,000. To obtain the present value of lifetime income, less maintenance, the values in table 29 should be subtracted from those shown in tables 9 to 28 for each age.

$$M_A = \sum_{N=A}^{64} \frac{MP_N \quad (1+X)^{N-A+1/2}}{(1+R)^{N-A+1}}$$

For more detailed definitions of the terms and concepts used to prepare the estimates, see U.S. Bureau of the Census, Present Value of Estimated Lifetime Earnings, Technical Paper No. 16.

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[2] H.S. Houthakker, "Education and Income," Review of Economic Statistics, February 1959, p. 27.

Table E. Percent Distribution of Men 25 Years Old and Over by Total Money Income in 1972, Years of School Completed, and Age

Age and total money income	Total		Years of school completed								Median school years completed
			Elementary school		High school		College				
								4 or more			
	Number (thousands)	Percent distribution	Less than 8	8	1 to 3	4	1 to 3	Total	4	5 or more	
25 YEARS OLD AND OVER											
Number with income....thousands..	52,576	(X)	6,848	6,057	8,034	16,898	6,326	8,414	4,608	3,807	12.3
Percent with income........	52,576	100.0	13.0	11.5	15.3	32.1	12.0	16.0	8.8	7.2	12.3
$1 to $2,999 or loss.............	6,891	100.0	36.0	19.1	14.7	16.7	7.0	6.5	3.8	2.7	8.7
$3,000 to $4,999.................	5,974	100.0	25.4	21.4	17.5	21.[illegible]	7.3	6.9	3.7	3.2	9.6
$5,000 to $6,999.................	6,367	100.0	16.8	16.1	20.3	30.2	9.2	7.4	4.2	3.3	11.5
$7,000 to $9,999.................	10,706	100.0	9.3	10.9	18.8	39.5	11.7	9.9	6.1	3.7	12.3
$10,000 to $14,999...............	13,562	100.0	4.7	7.1	14.8	41.8	15.3	16.2	9.4	6.8	12.6
$15,000 and over.................	9,077	100.0	1.7	3.5	7.3	29.1	16.4	42.1	21.2	20.9	14.6
Mean income......................	$10,125	(X)	$5,235	$6,756	$8,449	$10,433	$11,867	$16,201	$15,256	$17,346	(X)
25 TO 34 YEARS OLD											
Number with income....thousands..	13,462	(X)	585	546	1,730	5,312	2,389	2,900	1,614	1,285	12.7
Percent with income........	13,462	100.0	4.3	4.1	12.9	39.5	17.7	21.5	12.0	9.5	12.7
$1 to $2,999 or loss.............	1,095	100.0	13.3	9.8	15.9	24.9	18.1	17.1	8.4	8.7	12.4
$3,000 to $4,999.................	1,235	100.0	10.4	6.9	19.6	30.9	15.7	16.4	8.7	7.7	12.4
$5,000 to $6,999.................	1,839	100.0	7.9	6.4	19.8	39.4	15.1	11.4	7.1	4.4	12.4
$7,000 to $9,999.................	3,499	100.0	2.8	3.7	13.7	48.0	17.6	14.1	9.0	5.1	12.6
$10,000 to $14,999...............	4,089	100.0	1.3	2.1	8.9	43.3	19.7	24.8	14.3	10.5	12.9
$15,000 and over.................	1,706	100.0	0.8	1.3	5.7	28.3	17.6	46.3	22.5	23.8	15.4
Mean income......................	$9,628	(X)	$5,650	$6,749	$7,856	$9,451	$9,848	$12,165	$11,553	$12,932	(X)
35 TO 44 YEARS OLD											
Number with income....thousands..	10,854	(X)	892	736	1,619	3,980	1,412	2,215	1,138	1,077	12.5
Percent with income........	10,854	100.0	8.2	6.8	14.9	36.7	13.0	20.4	10.5	9.9	12.5
$1 to $2,999 or loss.............	603	100.0	27.5	9.8	19.6	23.9	10.5	9.0	5.0	4.0	10.9
$3,000 to $4,999.................	702	100.0	22.2	14.7	19.6	27.9	8.3	7.4	3.6	3.8	11.0
$5,000 to $6,999.................	1,131	100.0	16.1	13.0	21.4	33.2	9.0	6.4	2.4	4.0	11.8
$7,000 to $9,999.................	2,296	100.0	9.4	9.0	19.3	42.7	11.1	8.5	4.5	3.9	12.3
$10,000 to $14,999...............	3,359	100.0	4.1	4.5	15.4	45.5	15.0	15.5	8.8	6.7	12.6
$15,000 and over.................	2,764	100.0	1.3	2.1	5.9	27.4	15.6	47.8	23.7	24.1	15.6
Mean income......................	$12,172	(X)	$7,040	$8,508	$9,458	$11,312	$12,858	$18,545	$17,480	$19,672	(X)
45 TO 54 YEARS OLD											
Number with income....thousands..	11,157	(X)	1,263	1,176	1,932	3,825	1,287	1,674	959	715	12.3
Percent with income........	11,157	100.0	11.3	10.5	17.3	34.3	11.5	15.0	8.6	6.4	12.3
$1 to $2,999 or loss.............	835	100.0	27.7	15.1	19.4	25.9	6.0	5.9	3.7	2.2	10.1
$3,000 to $4,999.................	778	100.0	31.3	20.4	17.2	22.3	6.5	2.3	1.5	0.8	8.9
$5,000 to $6,999.................	1,150	100.0	21.1	15.0	24.6	27.1	6.4	5.8	3.8	2.0	10.7
$7,000 to $9,999.................	2,292	100.0	12.9	13.5	22.2	36.7	8.7	5.9	3.5	2.4	12.0
$10,000 to $14,999...............	3,405	100.0	6.3	9.3	18.8	42.0	12.7	10.9	6.8	4.2	12.4
$15,000 and over.................	2,699	100.0	1.4	3.4	7.5	31.6	17.9	38.3	20.8	17.5	14.0
Mean income......................	$12,092	(X)	$6,834	$8,436	$9,586	$11,774	$14,839	$20,133	$19,414	$21,096	(X)
55 TO 64 YEARS OLD											
Number with income....thousands..	8,836	(X)	1,499	1,505	1,587	2,479	805	962	526	436	11.7
Percent with income........	8,836	100.0	17.0	17.0	18.0	28.1	9.1	10.9	6.0	4.9	11.7
$1 to $2,999 or loss.............	1,250	100.0	37.6	22.1	15.7	14.2	5.5	4.8	3.3	1.5	8.6
$3,000 to $4,999.................	919	100.0	30.9	21.8	18.5	21.2	5.0	2.6	1.1	1.5	8.9
$5,000 to $6,999.................	1,074	100.0	23.6	21.3	17.6	27.6	5.0	4.8	2.9	2.0	9.9
$7,000 to $9,999.................	1,840	100.0	14.1	19.9	23.7	29.6	6.5	6.2	4.4	1.8	11.0
$10,000 to $14,999...............	2,236	100.0	8.2	15.1	19.7	36.2	12.3	8.4	4.6	3.8	12.2
$15,000 and over.................	1,519	100.0	3.1	6.3	10.1	30.0	15.9	34.6	17.1	17.5	13.1
Mean income......................	$10,320	(X)	$5,844	$7,722	$8,899	$10,987	$13,800	$19,078	$17,202	$21,345	(X)
65 YEARS OLD AND OVER											
Number with income....thousands..	8,267	(X)	2,608	2,094	1,165	1,302	433	664	370	294	8.7
Percent with income........	8,267	100.0	31.6	25.3	14.1	15.8	5.2	8.0	4.5	3.6	8.7
$1 to $2,999 or loss.............	3,111	100.0	47.3	23.9	11.3	10.9	3.3	3.2	2.2	1.0	8.1
$3,000 to $4,999.................	2,316	100.0	30.1	31.1	15.5	14.4	3.8	5.0	2.8	2.2	8.6
$5,000 to $6,999.................	1,175	100.0	20.9	29.8	18.0	18.7	6.5	6.2	2.9	3.3	9.0
$7,000 to $9,999.................	779	100.0	15.9	19.1	18.4	22.8	8.5	15.3	9.9	5.4	11.4
$10,000 to $14,999...............	473	100.0	9.5	15.9	10.6	29.2	13.1	21.8	12.3	9.5	12.5
$15,000 and over.................	339	100.0	4.6	12.1	11.8	23.3	9.0	39.2	17.2	22.1	12.9
Mean income......................	$5,384	(X)	$3,390	$4,503	$5,427	$6,761	$7,351	$11,933	$11,033	$13,066	(X)

X Not applicable.

Table F. Men 25 Years Old and Over, by Years of School Completed: March 1957 CPS to March 1973 CPS

Years of school completed	1973	1972	1971	1970	1969	1968	1967	1965	1964	1962	1959	1957
Number..............thousands..	53,067	52,351	51,396	50,836	50,097	49,588	48,845	48,350	48,094	47,438	46,315	45,482
Percent..................	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	[1]100.0	[1]100.0
Elementary: Less than 8 years.	13.1	13.6	14.2	14.9	15.6	16.3	17.2	18.5	18.7	20.6	21.4	23.1
8 years...........	11.5	12.1	12.9	13.3	13.7	14.0	14.6	15.6	15.9	16.4	17.2	18.6
High school: 1 to 3 years......	15.3	16.1	15.9	16.1	16.4	17.0	17.1	17.4	17.9	17.6	17.9	17.4
4 years...........	32.1	31.4	30.9	30.4	30.0	29.3	28.4	27.3	26.7	24.8	23.3	22.4
College: 1 to 3 years......	12.0	11.4	11.2	10.9	10.5	9.9	9.7	8.9	9.1	9.1	8.1	7.3
4 years or more...	15.9	15.4	14.9	14.3	13.8	13.5	13.0	12.3	11.8	11.5	10.3	9.6
4 years.........	8.7	8.3	8.2	7.9	7.5	7.4	7.5	7.0	6.6	6.7	5.9	(NA)
5 years or more.	7.2	7.1	6.7	6.4	6.3	6.1	5.5	5.3	5.2	4.8	4.4	(NA)
Median school years completed..	12.3	12.3	12.2	12.2	12.1	12.1	12.0	11.7	11.6	11.2	10.8	10.4

NA Not available.

[1] Includes men not reporting years of school completed.

Table G. Estimated Number of Man-Years Lived at Each Age, by Survivors of 100,000 Male Infants Born Alive: 1956 to 1970

Age	1970[1]	1969	1968	1967	1966	1964	1963	1961	1958	1956
Number reaching 18 years........	96,355	96,282	96,254	96,[illegible]87	96,019	95,972	95,934	95,779	96,072	96,104
Number reaching 25 years...........	94,900	94,891	94,965	94,311	94,830	94,797	94,812	94,631	94,945	94,956
Man-years in each age group:										
18 to 24 years....................	669,594	669,315	669,520	668,393	668,120	667,840	667,776	666,609	668,712	668,900
25 to 34 years....................	939,151	939,268	940,404	936,986	939,387	939,167	939,857	938,021	942,007	942,029
35 to 44 years....................	912,514	912,880	914,830	913,679	914,522	914,321	915,939	914,415	919,418	919,929
45 to 54 years....................	855,520	855,437	858,703	857,167	858,737	858,644	860,014	858,724	867,437	868,766
55 to 64 years....................	731,671	728,758	734,277	730,987	733,714	734,428	734,970	734,410	745,253	748,696
65 years and over................	827,238	808,970	833,096	817,923	825,139	831,024	827,920	831,235	824,286	843,957

[1] Estimated number of man-years lived for the years 1971 and 1972 are not available. The 1970 data were used as approximations for the years 1971 and 1972.

Source: U. S. Department of Health, Education, and Welfare, "Vital Statistics of the United States," section 5.

Table H. Procedure Used To Estimate Lifetime Income

Standard life-table techniques were used to compute estimated lifetime income. The life table used is shown in table G, and the mean incomes are presented in tables 1 and 2. The following is a step-by-step description of the procedure used to obtain the estimated lifetime income in 1972 of men who had completed less than 8 years of elementary school:

Step 1. - - - Out of every 100,000 male children born in 1972, 96,355 could expect to survive to age 18.	
Step 2. - - - Out of 96,355 who survive to age 18, 94,900 will survive to age 24. Between the ages of 18 and 24 they will have lived 669,594 man-years. Assume that each year they receive a mean income of $3,399 (this is the mean income in 1972 of men 18 to 24 years old). The total expected income from age 18 to 24 is..................	$2,276,000,000
Step 3. - - - Out of 94,900 who survive to age 24, 92,857 will survive to age 34. Between the ages of 25 and 34 they will have lived 939,151 man-years. Assume that each year they receive a mean income of $5,699 (this is the mean income in 1972 of men 25 to 34 years old). The total expected income from age 25 to 34 is..................	$5,352,000,000
Step 4. - - - Out of 92,857 who survive to age 34, 89,146 can be expected to survive to age 44. Their total man-years of life will be 912,514. Assuming a mean income of $7,040 per year gives them a total expected income of.......	$6,424,000,000
Step 5. - - - Out of 89,146 who survive to age 44, 80,854 can be expected to survive to age 54. Their total man-years of life will be 855,520. Assuming a mean income of $6,834 per year gives them a total expected income of.......	$5,847,000,000
Step 6. - - - Out of 80,854 who survive to age 54, 63,787 can be expected to survive to age 64. Their total man-years of life will be 731,671. Assuming a mean income of $5,844 per year gives them a total expected income of.......	$4,276,000,000
Step 7. - - - Out of 63,787 who survive to age 64, the total man-years of life for those 65 years old and over will be 827,238. Assuming a mean income of $3,390 per year gives them a total expected income of....................	$2,804,000,000
Step 8. - - - Adding up all of the amounts listed above leads to the conclusion that the 96,355 men who reached age 18 would have received about $27.0 billion during their lifetime. The average for each one was therefore.......	$280,000

Limitation of Lifetime Income Estimates

The actual population and income inputs used in computing lifetime income estimates classified by educational attainment do not match precisely the required data specifications for this exercise. In preparing the lifetime income estimates, there are at least three necessary assumptions which place some limitations on the results. These assumptions are:

1. There is no significant differential in male mortality in each age group when standardized for educational attainment;

2. There is no significant difference among the noninstitutional population, institutional inmate population, and members of the Armed Forces living in barracks, in the proportion of men in each educational attainment category by age group. This assumption has to be made since mean incomes for men are based on the noninstitutional population only obtained from the Current Population Survey, but the life tables are based on the total male population; and

3. There is no significant difference in the probability of men in the noninstitutional population having income with respect to age group and educational attainment. Under longstanding rules established by the Bureau of the Census, measures of central tendency for persons income, e.g., mean income, is computed based on the number of persons with income only.

Each of these assumptions acts to reduce relative differences in expected lifetime incomes for men with less education compared with those with more education. Thus, compared with men with more education, those with less education tend to have higher mortality rates, higher prevalence rates as inmates of institutions, and higher rates of persons without income.

In summary, the inputs used in preparing lifetime income estimates by educational groups affect the results in two ways. First, the use of a standard surviving population leaves too many survivors for those with less education and too few survivors for those with more education because of the differential mortality experience for men by age and education. Secondly, the computational procedures used to derive mean income from the March Current Population Survey tend to overstate more the "true" mean income for men with less education at given ages than for men with more education for the same age groups. As a result, the differences in estimated male lifetime income between the different educational attainment groups tend to be less than they would be if the limiting assumptions associated with the data were not present.

For a more detailed explanation on the limitation of lifetime income estimates, see Series P-60, No. 56, pages 20 to 22.

DEFINITIONS AND EXPLANATIONS

Population coverage. This report includes the civilian noninstitutional population of the United States and members of the Armed Forces in the United States living off post or with their families on post, but excludes all other members of the Armed Forces.

Income. For each person in the sample 14 years old and over, questions were asked on the amount of money income received during the preceding calendar year from each of the following sources: (1) Money wages or salary; (2) net income from nonfarm self-employment; (3) net income from farm self-employment; (4) Social Security; (5) dividends, interest (on savings or bonds), income from estates or trusts or net rental income, or net royalties; (6) public assistance or welfare payments; (7) unemployment compensation, government employee pensions, workmen's compensation, or veterans' payments; (8) private pensions, annuities, alimony, regular contributions from persons not living in this household, and other periodic income.

The amounts received represent income before deductions for personal income taxes, Social Security, union dues, Medicare, bonds, etc.

Total money income. The algebraic sum of money wages and salaries, net income from self-employment, and income other than earnings represents total money income.

Mean income. The amount obtained by dividing the total income of a group by the number of income recipients in that group. In the derivation of aggregate amounts based on grouped data, the number of males in each income interval was multiplied by an estimated mean income. For income intervals below $8,000, the midpoint of each class interval was used; $8,900 was used for the interval $8,000 to $9,999; $12,000 for the interval $10,000 to $14,999; and $19,000 for the interval $15,000 to $24,999. For the $25,000 and over interval, the interpolation was from a Pareto Curve fitted to the data for the upper income range. The estimation procedure used to compute mean incomes and lifetime incomes based on grouped data somewhat overestimates the values than estimates developed from procedures based on ungrouped data. For a more detailed explanation on mean income and lifetime income based on ungrouped and grouped data, see Series P-60, No. 74, pages 20 to 22.

Age. The age classification is based on the age of the person at his last birthday.

Years of school completed. Data on years of school completed in this report were derived from the combination of answers to questions concerning the highest grade of school attended by the person and whether or not that grade was finished. The questions on educational attainment apply only to progress in "regular" schools. Such schools include graded public, private, and parochial elementary and high schools (both junior and senior high), colleges, universities, and professional schools, whether day schools or night schools. Thus, regular schooling is that which may advance a person toward an elementary school certificate or a high school diploma, or a college, university, or professional school degree. Schooling in other than regular schools was counted only if the credits obtained were regarded as transferable to a school in the regular school system.

The median years of school completed is defined as the value which divides the distribution into two equal groups, one having completed more schooling and one having completed less schooling than the median. These medians are expressed in terms of a continuous series of numbers representing years of school completed. For example, a median of 9.0 represents the completion of the first year of high school and a median of 13.0 means completion of the first year of college.

Year-round full-time worker. A year-round full-time worker is one who worked primarily at full-time civilian jobs (35 hours or more per week) for 50 weeks or more during the preceding calendar year.

SOURCE AND RELIABILITY OF THE ESTIMATES

Source of data. The estimates are based on data obtained in the Current Population Survey of the Bureau of the Census. The current sample is spread over 461 areas comprising 923 counties and independent cities, with coverage in each of the 50 States and the District of Columbia. Approximately 47,000 households are designated in the Current Population Survey for interview each month. Of this number, 2,000 occupied units, on the average, are visited but not interviewed because the occupants are not found at home after repeated calls or are unavailable for some other reason. In additon to the 47,000 there are about 8,000 sample units in an average month which are visited but are found to be vacant or otherwise not to be enumerated. For 1967 through 1971 the sample was spread over 449 areas comprising 863 counties and independent cities. For the years prior to 1967, the sample was spread over fewer areas with fewer interviewed households. Prior to the March 1966 survey, income data were collected from only 75 percent of the households included in the CPS. See Current Population Reports, Series P-23, No. 22, "Concepts and Methods Used in Manpower Statistics from the Current Population Survey," June 1967, pp. 7-10, for more information about the sample design.

The estimation procedure involves the inflation of the weighted sample results to independent estimates of the civilian noninstitutional population of the United States by age, race, and sex. These independent estimates are based on statistics from the 1970 Census of Population; statistics of births, deaths, immigration, and emigration; and statistics on the strength of the Armed Forces. To these totals are added the population in the Armed Forces living off post or with their families on post. A further adjustment is made to give all members of a household the same weight while leaving unchanged the estimates for certain basic labor force categories.

Reliability of the estimates. Since the estimates are based on a sample, they differ from the figures that would have been obtained from a complete census, using the same schedules, instructions, and enumerators. Particular care should be exercised in the interpretation of figures based on relatively small numbers of cases as well as small differences between figures. As in any survey work, the results are subject to errors of response and nonreporting and to sampling variability.

In most cases the schedule entries for income are based on memory rather than on records, and in the majority of cases on the memory or knowledge of one person, usually the wife of the family head. The memory factor in data derived from field surveys of income probably produces underestimates because the tendency is to forget minor or irregular sources of income. Other errors of reporting are due to misrepresentation or to misunderstanding of the scope of the income concept.

The standard error is primarily a measure of sampling variability; that is, of the variations that occur by chance because a sample rather than the entire population is surveyed. As calculated for this report, the standard error also partially measures the effect of response and enumeration errors, but it does not measure, as such, any systematic biases in the data. The chances are about 68 out of 100 that an estimate from the sample would differ from a complete census figure by less than the standard error. The chances are about 90 out of 100 that this difference would be less than 1.6 times the standard error and the chances are about 95 out of 100 that the difference would be less than twice the standard error.

All statements of comparison appearing in the text are significant at a 1.6 standard error level or better, and most are significant at a level of more than 2.0 standard errors. This means that for most differences cited in the text the estimated difference is greater than twice the standard error of the difference. Statements of comparison qualified in some way (e.g., by the use of the phrase "some evidence") have a level of significance between 1.6 and 2.0 standard errors.

The figures in Table I and Table J below, are approximations to the standard errors of the estimated mean 1972 incomes and lifetime incomes of males in specific educational attainment categories. The standard errors are also rough approximations for the 1966-1971 estimates of the same characteristics. The standard errors for these same characteristics from 1956 through 1964 are roughly equivalent to 1.4 times the approximate standard errors.

Illustration. Table 6 of this report shows that in 1972, males 18 years old and over with just an elementary education had a computed expected lifetime income (from age 18 to death) of $343,730. Table I shows the standard error for this estimate to be approximately $4,200. The chances are about 68 out of 100 that the estimate would have been a figure differing from a complete census figure by less than $8,400 (twice the standard error).

Table I. Approximate Standard Errors of Expected Lifetime Income for Males 18 Years Old and Over, by Years of School Completed

Years of school completed	Lifetime income	
	1972 estimate	Standard error
Elementary: 8 years..........	$343,730	$4,200
High school: 4 years..........	478,873	4,400
College: 1 to 3 years.....	543,435	8,100
4 years or more..	757,923	15,300

Note: Standard errors apply for 1966-1972; for 1956 through 1964 multiply the above standard errors by 1.4.

Table J. Approximate Standard Errors of Mean Annual Income for Males by Years of School Completed and Age

Years of school completed and age	Mean income	
	1972 estimate	Standard error
25 YEARS OLD AND OVER		
Elementary: 8 years..........	$6,756	$83
High school: 4 years..........	10,433	62
College: 1 to 3 years.....	11,867	131
4 years or more..	16,201	183
25 TO 34 YEARS OLD		
High school: 1 to 3 years.....	7,856	144
35 TO 44 YEARS OLD		
Elementary: 8 years..........	8,508	245
45 TO 54 YEARS OLD		
High school: 4 years..........	11,774	147
College: 5 years or more..	21,096	962
55 TO 64 YEARS OLD		
College: 4 years or more..	19,078	954

Note: Standard errors apply for 1966-1972; for 1956 through 1964 multiply the above standard errors by 1.4.

Table 6 of this report also shows that in 1964 males with just an elementary education had a computed lifetime income (from age 18 to death) of $223,946. 1.4 times the standard error for this type of estimate in table I is approximately $5,900. The chances are about 68 out of 100 that the estimate would have been a figure differing from a complete census figure by less than $5,900. The chances are 95 out of 100 that the estimate would have been a figure differing from a complete census figure by less than $11,800 (twice the standard error).

Differences. For a difference between two sample estimates, the standard error is approximately equal to the square root of the sum of the squares of the standard errors of each estimate considered separately. This formula will represent the actual standard error quite accurately for the difference between two estimates of the same characteristic in two different areas, or for the difference between separate and uncorrelated characteristics in the same area. If, however, there is a high positive correlation between the two characteristics, the formula will overestimate the true standard error.

Table 6 of this report shows that in 1972, college graduate males 18 years old and over had a computed lifetime income (from age 18 to death) of $757,923. Thus, the apparent difference in computed lifetime income between males with only elementary education and those who are college graduates is $414,193. The standard error of $343,730 is $4,200 as shown above. Table I shows the standard error of $757,923 to be $15,300. The standard error of the estimated difference of $414,193 is about $15,900 = $\sqrt{(\$4,200)^2 + (\$15,300)^2}$. This means the chances are 68 out of 100 that the estimated difference based on the samples would differ from the difference derived using complete census figures by less than $15,900. The 68 percent confidence interval around the $414,193 difference is from $398,293 to $430,093, i.e., $414,193 ± $15,900. A conclusion that the average estimate of the difference derived from all possible samples lies within a range computed in this way would be correct for roughly 68 percent of all possible samples. The 95 percent confidence interval is $382,393 to $445,993 and thus we can conclude with 95 percent confidence that the 1972 computed lifetime income of males with elementary education is actually less than that of males who are college graduates.

Table 1. MEAN INCOME IN 1956 TO 1972 OF MEN 25 YEARS OLD AND OVER, BY YEARS OF SCHOOL COMPLETED AND AGE

(In current dollars)

Years of school completed and age	Computed from ungrouped data[1]						Computed from grouped data[2]							
	1972	1971	1970	1969	1968	1967[r]	1968	1967[r]	1966	1964	1963	1961	1958	1956
25 YEARS OLD AND OVER														
Total	$10,125	$9,292	$8,839	$8,430	$7,705	$7,002	$7,889	$7,286	$6,908	$6,106	$5,837	$5,472	$4,637	$4,423
Elementary: Less than 8 years	5,235	4,746	4,434	4,242	3,981	3,540	4,093	3,648	3,520	3,298	3,078	2,998	2,530	2,574
8 years	6,756	6,261	6,035	5,809	5,467	5,002	5,624	5,195	4,867	4,520	4,410	4,206	3,677	3,631
High school: 1 to 3 years	8,449	7,988	7,629	7,279	6,769	6,258	6,983	6,476	6,294	5,653	5,348	5,161	4,452	4,367
4 years	10,433	9,566	9,185	8,827	8,148	7,515	8,430	7,821	7,494	6,738	6,557	5,946	5,257	5,183
College: 1 to 3 years	11,867	11,045	10,891	10,387	9,397	8,713	9,692	9,105	8,783	7,907	7,633	7,348	6,272	5,997
4 years or more	16,201	15,133	14,434	14,079	12,938	11,753	12,888	12,295	11,739	10,284	9,811	9,817	8,643	7,877
4 years	15,256	14,158	13,372	13,258	12,418	11,022	12,236	11,521	11,135	9,757	9,392	9,342	7,565	(NA)
5 years or more	17,346	16,276	15,732	15,097	13,555	12,639	13,672	13,237	12,563	11,004	10,353	9,987	9,178	(NA)
25 TO 34 YEARS OLD														
Total	9,628	8,972	8,696	8,378	7,617	6,970	7,873	7,251	6,935	6,106	5,722	5,391	4,696	4,527
Elementary: Less than 8 years	5,699	5,082	4,986	4,686	4,474	3,953	4,603	4,109	4,099	3,240	3,211	3,053	2,665	2,653
8 years	6,749	6,143	6,400	6,540	5,611	5,053	5,819	5,221	4,956	4,657	4,451	4,032	3,638	3,671
High school: 1 to 3 years	7,856	7,424	6,997	6,920	6,357	5,825	6,563	6,045	5,891	5,239	4,985	4,683	4,266	4,392
4 years	9,451	8,714	8,377	8,133	7,533	6,909	7,812	7,191	6,880	6,175	5,815	5,357	4,768	4,774
College: 1 to 3 years	9,848	9,370	9,300	8,726	8,102	7,515	8,434	7,812	7,545	6,773	6,517	5,781	5,373	5,329
4 years or more	12,165	11,391	11,373	11,030	9,817	9,185	10,035	9,592	9,106	8,089	7,370	7,481	6,718	5,884
4 years	11,553	11,036	11,133	[illegible],777	9,974	9,190	10,121	9,593	9,252	7,844	7,300	7,467	6,302	(NA)
5 years or more	12,932	11,805	11,685	11,344	9,628	9,179	9,924	9,591	8,903	8,462	7,469	7,548	7,120	(NA)
35 TO 44 YEARS OLD														
Total	12,172	11,005	10,499	10,042	9,115	8,290	9,439	8,684	8,257	7,257	6,923	6,434	5,428	5,264
Elementary: Less than 8 years	7,040	5,825	5,715	5,621	5,153	4,507	5,344	4,662	4,483	4,365	3,838	3,697	3,007	3,132
8 years	8,508	7,540	7,158	6,780	6,717	5,922	6,914	6,203	5,958	5,279	5,169	4,792	4,243	4,224
High school: 1 to 3 years	9,458	8,715	8,380	8,028	7,429	6,750	7,719	7,010	6,845	6,146	5,906	5,360	4,850	4,762
4 years	11,312	10,279	9,868	9,592	8,802	8,020	9,185	8,345	8,040	7,162	7,122	6,411	5,665	5,668
College: 1 to 3 years	12,858	12,431	12,209	11,520	10,585	9,725	10,984	10,205	9,864	8,549	8,144	8,081	7,191	6,698
4 years or more	18,545	17,314	16,304	16,073	14,044	13,091	14,391	13,910	13,013	11,296	10,750	10,327	8,927	9,009
4 years	17,480	15,934	15,167	15,133	13,246	12,253	13,629	13,081	12,274	10,613	10,525	10,016	8,037	(NA)
5 years or more	19,672	18,890	17,588	17,184	15,001	14,119	15,289	14,930	14,060	12,177	11,020	10,951	10,188	(NA)
45 TO 54 YEARS OLD														
Total	12,092	11,066	10,475	9,873	8,967	8,259	9,101	8,592	8,098	6,947	6,756	6,235	5,187	5,023
Elementary: Less than 8 years	6,834	6,159	5,680	5,280	4,973	4,506	5,121	4,680	4,414	4,[illegible]17	3,912	3,561	2,952	3,037
8 years	[illegible],436	8,053	7,375	7,174	5,566	6,217	6,768	6,484	5,966	5,108	5,189	5,013	4,210	4,168
High school: 1 to 3 years	9,586	9,122	8,686	8,077	7,601	7,083	7,828	7,339	7,170	6,263	5,897	5,593	4,669	4,728
4 years	11,774	10,967	10,410	9,729	9,106	8,571	9,405	8,935	8,384	7,421	7,255	6,624	5,802	5,746
College: 1 to 3 years	14,839	12,749	12,818	12,530	11,072	9,978	11,207	10,477	10,502	9,552	9,201	8,497	7,390	7,155
4 years or more	20,133	19,023	17,887	17,083	15,645	14,326	15,125	14,770	14,418	12,521	12,280	11,735	11,198	10,499
4 years	19,414	18,244	16,062	15,949	14,282	13,181	14,191	13,531	13,452	11,754	11,052	10,956	10,599	(NA)
5 years or more	21,096	19,[illegible]7	20,231	18,652	17,223	15,577	16,155	16,176	15,786	13,638	13,756	13,065	12,204	(NA)
55 TO 64 YEARS OLD														
Total	10,320	9,385	8,902	8,405	7,828	6,889	7,935	7,186	6,825	5,886	5,836	5,542	4,577	4,200
Elementary: Less than 8 years	5,844	5,233	5,092	4,873	4,569	4,002	4,698	4,124	3,945	3,522	3,448	3,446	2,953	2,877
8 years	7,722	6,912	6,984	6,582	6,087	5,575	6,305	5,813	5,515	4,954	4,705	4,794	3,874	3,879
High school: 1 to 3 years	8,899	8,427	8,133	7,622	7,140	6,433	7,356	6,659	6,577	5,606	5,459	5,708	4,791	4,217
4 years	10,987	9,901	9,426	9,153	8,414	7,722	8,663	8,048	7,864	7,096	6,902	6,374	5,934	5,659
College: 1 to 3 years	13,800	12,983	11,776	11,309	9,568	9,396	10,122	9,780	8,811	7,934	8,052	7,836	6,842	6,227
4 years or more	19,078	18,010	16,814	16,059	16,915	13,169	15,828	14,223	13,520	11,552	12,589	10,375	10,637	8,737
4 years	17,202	15,711	15,419	15,417	16,959	11,876	14,307	12,403	12,650	11,130	12,365	10,370	8,457	(NA)
5 years or more	21,345	20,640	18,296	16,700	16,866	15,252	17,590	16,169	14,501	12,032	12,875	(B)	(B)	(NA)
65 YEARS OLD AND OVER														
Total	5,384	5,010	4,498	4,306	3,988	3,566	4,026	3,613	3,335	3,367	3,054	2,953	2,285	2,292
Elementary: Less than 8 years	3,390	3,271	2,833	2,722	2,482	2,266	2,530	2,299	2,225	2,267	2,031	1,985	1,652	1,670
8 years	4,503	4,241	3,929	3,624	3,510	3,107	3,536	3,180	2,882	3,084	2,931	2,617	2,326	2,229
High school: 1 to 3 years	5,427	4,940	4,677	4,581	4,070	4,062	4,178	4,088	3,472	3,583	3,180	3,408	2,541	2,537
4 years	6,761	6,109	5,760	5,296	4,952	4,434	4,926	4,502	4,333	4,714	4,469	3,735	2,869	3,232
College: 1 to 3 years	7,351	7,184	7,243	6,351	6,236	5,434	6,067	5,570	5,467	5,271	5,022	5,863	3,766	4,019
4 years or more	11,933	10,810	8,904	9,967	9,266	8,238	9,404	8,231	7,985	7,737	6,417	8,650	5,431	5,394
4 years	11,033	10,031	7,923	8,350	8,548	7,705	8,304	7,489	6,426	7,539	6,073	(B)	(B)	(NA)
5 years or more	13,066	11,803	10,220	12,366	10,173	8,812	10,745	8,981	10,070	(B)	(B)	(B)	(B)	(NA)

B Base less than 200,000. NA Not available. [r] Revised.

[1] Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.

[2] Estimates based on a series of estimated mean values for specific income class intervals.

Table 2. MEAN INCOME IN 1956 TO 1972 OF MEN, BY SELECTED AGE GROUP AND YEARS OF SCHOOL COMPLETED

(In current dollars)

Years of school completed and selected age group	Computed from ungrouped data[1]						Computed from grouped data[2]							
	1972	1971	1970	1969	1968	1967[r]	1968	1967[r]	1966	1964	1963	1961	1958	1956
18 YEARS OLD AND OVER														
Total	$9,108	$8,339	$7,977	$7,630	$7,011	$6,399	$7,186	$6,660	$6,331	$5,623	$5,397	$5,098	$4,354	$4,180
Elementary: Less than 8 years	5,176	4,682	4,383	4,194	3,940	3,502	4,051	3,609	3,483	3,248	3,027	2,948	2,482	2,525
8 years	6,648	6,147	5,940	5,736	5,377	4,910	5,534	5,102	4,788	4,439	4,310	4,117	3,579	3,564
High school: 1 to 3 years	7,457	7,082	6,726	6,424	5,975	5,568	6,170	5,768	5,580	5,067	4,858	4,717	4,099	4,043
4 years	9,203	8,380	8,122	7,841	7,274	6,739	7,526	7,008	6,697	5,993	5,866	5,346	4,776	4,723
College: 1 to 3 years	9,237	8,556	8,382	7,996	7,360	6,774	7,596	7,080	6,941	6,319	6,151	6,097	5,348	5,086
4 years or more	15,199	14,085	13,557	13,281	12,217	11,138	12,187	11,654	11,155	9,831	9,400	9,387	8,284	7,625
4 years	13,911	12,858	12,327	12,278	11,5[illegible]7	10,349	11,398	10,806	10,449	9,212	8,937	8,843	7,204	(NA)
5 years or more	16,916	15,666	15,191	14,614	13,074	12,137	13,196	12,720	12,174	10,728	10,018	9,706	8 938	(NA)
18 TO 64 YEARS OLD														
Total	9,664	8,840	8,507	8,139	7,480	6,840	7,676	7,135	6,803	5,972	5,767	5,436	4,648	4,446
Elementary: Less than 8 years	6,218	5,470	5,260	5,014	4,697	4,156	4,842	4,302	4,135	3,742	3,533	3,396	2,825	2,835
8 years	7,722	7,003	6,870	6,641	6,132	5,602	6,342	5,840	5,522	4,902	4,757	4,596	3,872	3,861
High school: 1 to 3 years	7,724	7,341	6,970	6,637	6,188	5,727	6,393	5,946	5,795	5,191	5,016	4,827	4,207	4,149
4 years	9,359	8,527	8,255	7,983	7,424	6,883	7,694	7,165	6,839	6,066	5,943	5,438	4,856	4,784
College: 1 to 3 years	9,328	8,632	8,445	8,089	7,428	6,854	7,689	7,170	7,025	6,381	6,219	6,113	5,447	5,141
4 years or more	15,451	14,346	13,958	13,570	12,454	11,368	12,410	11,925	11,401	9,988	9,636	9,432	8,487	7,806
4 years	14,127	13,082	12,708	12,638	11,776	10,542	11,648	11,048	10,751	9,332	9,172	8,946	7,359	(NA)
5 years or more	17,223	15,976	15,617	14,798	13,307	12,425	13,394	13,044	12,346	10,948	10,250	9,745	9,156	(NA)
25 YEARS OLD AND OVER														
Total	10,125	9,292	8,839	8,430	7,705	7,002	7,889	7,286	6,908	6,106	5,837	5,472	4,637	4,423
Elementary: Less than 8 years	5,235	4,746	4,434	4,242	3,9[illegible]1	3,540	4,093	3,648	3,520	3,298	3,078	2,998	2,530	2,574
8 years	6,756	6,261	6,035	5,809	5,[illegible]67	5,002	5,624	5,195	4,867	4,520	4,410	4,206	3,677	3,631
High school: 1 to 3 years	8,449	7,988	7,629	7,279	6,769	6,258	6,983	6,476	6,294	5,653	5,348	5,161	4,452	4,367
4 years	10,433	9,566	9,185	8,827	8,148	7,515	8,430	7,821	7,494	6,738	6,557	5,946	5,257	5,183
College: 1 to 3 years	11,867	11,045	10,891	10,387	9,397	8,713	9,692	9,105	8,783	7,907	7,633	7,348	6,272	5,997
4 years or more	16,201	15,133	14,434	14,079	12,938	11,753	12,888	12,295	11,739	10,284	9,811	9,817	8,643	7,87[illegible]
4 years	15,256	14,158	13,372	13,258	12,418	11,022	12,236	11,521	11,135	9,757	9,392	9,342	7,565	(NA)
5 years or more	17,346	16,276	15,732	15,097	13,555	12,639	13,672	13,237	12,563	11,004	10,353	9,987	9,178	(NA)
25 TO 64 YEARS OLD														
Total	11,010	10,096	9,657	9,204	8,407	7,650	8,619	7,979	7,587	6,614	6,355	5,936	5,026	4,982
Elementary: Less than 8 years	6,371	5,617	5,395	5,137	4,8[illegible]7	4,253	4,956	4,401	4,229	3,847	3,641	3,483	2,918	2,979
8 years	7,946	7,288	7,065	6,795	6,306	5,777	6,520	6,024	5,680	5,040	4,921	4,750	4,018	4,079
High school: 1 to 3 years	8,961	8,451	8,075	7,676	7,152	6,549	7,382	6,791	6,653	5,866	5,592	5,305	4,610	4,634
4 years	10,740	9,859	9,433	9,078	8,408	7,757	8,716	8,078	7,734	6,884	6,693	6,102	5,381	5,553
College: 1 to 3 years	12,199	11,368	11,198	10,729	9,681	9,006	10,017	9,416	9,058	8,130	7,839	7,392	6,474	6,505
4 years or more	16,567	15,521	14,964	14,473	13,262	12,056	13,194	12,646	12,057	10,491	10,062	9,530	8,888	8,716
4 years	15,625	14,544	13,918	13,770	12,770	11,292	12,596	11,834	11,530	9,933	9,688	9,490	7,762	(NA)
5 years or more	17,704	16,657	16,231	15,331	13,842	12,990	13,922	13,638	12,777	11,254	10,622	10,044	9,423	(NA)
18 TO 24 YEARS OLD														
Total	4,278	3,762	3,685	3,438	3,202	2,987	3,327	3,119	3,014	2,669	2,494	2,437	2,277	2,298
Elementary: Less than 8 years	3,399	3,027	3,031	2,811	2,892	2,451	2,992	2,559	2,460	1,931	1,776	1,596	1,468	1,568
8 years	3,623	3,241	3,520	3,772	3,264	2,881	3,407	2,975	3,022	2,553	2,213	2,239	1,970	2,135
High school: 1 to 3 years	3,423	2,952	2,889	2,897	2,600	2,436	2,714	2,559	2,396	2,288	2,175	2,204	2,088	2,201
4 years	4,837	4,195	4,172	3,989	3,674	3,491	3,800	3,622	3,496	3,059	2,919	2,768	2,655	2,686
College: 1 to 3 years	3,745	3,401	3,178	2,834	2,700	2,549	2,803	2,676	2,583	2,257	2,050	2,038	1,967	1,924
4 years or more	5,418	4,735	5,050	4,246	4,273	3,779	4,453	3,972	4,025	3,520	3,260	3,310	2,916	(B)
4 years	4,994	4,793	5,068	4,347	4,306	3,941	4,509	4,125	4,054	3,736	3,273	3,381	(B)	(NA)
5 years or more	7,173	4,536	4,990	3,902	4,186	3,417	4,304	3,565	3,933	(B)	(B)	(B)	(B)	(NA)

B Base less than 200,000. NA Not available. [r] Revised.

[1] Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.

[2] Estimates based on a series of estimated mean values for specific income class intervals.

Table 3. MEAN INCOME IN 1956 TO 1972 OF MEN, BY SELECTED AGE GROUP AND YEARS OF SCHOOL COMPLETED

(In 1972 dollars)

Years of school completed and selected age group	Computed from ungrouped data[1]						Computed from grouped data[2]							
	1972	1971	1970	1969	1968	1967[r]	1968	1967[r]	1966	1964	1963	1961	1958	1956
18 YEARS OLD AND OVER														
Total	$9,108	$8,615	$8,596	$8,710	$8,427	$8,019	$8,637	$8,346	$8,159	$7,588	$7,373	$7,130	$6,301	$6,431
Elementary: Less than 8 years	5,176	4,877	4,723	4,788	4,736	4,388	4,869	4,523	4,488	4,383	4,135	4,123	3,592	3,885
8 years	6,648	6,319	6,401	6,548	6,463	6,153	6,651	6,393	6,170	5,991	5,888	5,758	5,179	5,483
High school: 1 to 3 years	7,457	7,316	7,248	7,333	7,181	6,977	7,416	7,228	7,191	6,838	6,637	6,597	5,932	6,220
4 years	9,203	8,657	8,752	8,951	8,743	8,445	9,046	8,782	8,630	8,088	8,014	7,477	6,912	7,266
College: 1 to 3 years	9,237	8,839	9,032	9,128	8,846	8,459	9,130	8,872	8,945	8,528	8,403	8,527	7,740	7,825
4 years or more	15,199	14,551	14,609	15,161	14,684	13,957	14,648	14,604	14,375	13,267	12,842	13,129	11,988	11,731
4 years	13,911	13,253	13,283	14,016	13,867	12,969	13,700	13,541	13,465	12,432	12,209	12,368	10,425	(NA)
5 years or more	16,916	16,184	16,370	16,683	15,714	15,209	15,861	15,940	15,688	14,474	13,686	13,575	12,935	(NA)
18 TO 64 YEARS OLD														
Total	9,664	9,132	9,167	9,291	8,990	8,571	9,226	8,941	8,767	8,059	7,878	7,603	6,726	6,840
Elementary: Less than 8 years	6,218	5,651	5,668	5,724	5,645	5,208	5,820	5,391	5,329	5,050	4,827	4,750	4,088	4,362
8 years	7,722	7,235	7,403	7,581	7,370	7,020	7,623	7,318	7,116	6,615	6,499	6,428	5,602	5,940
High school: 1 to 3 years	7,724	7,584	7,511	7,576	7,437	7,177	7,684	7,451	7,468	7,005	6,852	6,751	6,088	6,383
4 years	9,359	8,809	8,865	9,113	8,923	8,625	9,248	8,979	8,813	8,186	8,119	7,606	7,027	7,360
College: 1 to 3 years	9,328	8,917	9,100	9,234	8,928	8,589	9,242	8,985	9,053	8,611	8,496	8,550	7,883	7,909
4 years or more	15,451	14,820	15,041	15,491	14,969	14,246	14,916	14,944	14,692	13,479	13,164	13,192	12,282	12,009
4 years	14,127	13,514	13,694	14,427	14,154	13,211	14,000	13,845	13,854	12,594	12,530	12,512	10,650	(NA)
5 years or more	17,223	16,504	16,829	16,893	15,994	15,570	16,099	16,346	15,910	14,775	14,003	13,629	13,250	(NA)
25 YEARS OLD AND OVER														
Total	10,125	9,599	9,525	9,623	9,261	8,774	9,482	9,130	8,902	8,240	7,974	7,653	6,711	6,805
Elementary: Less than 8 years	5,235	4,903	4,778	4,842	4,785	4,436	4,919	4,571	4,536	4,451	4,205	4,193	3,661	3,960
8 years	6,756	6,468	6,503	6,631	6,571	6,268	6,760	6,510	6,272	6,100	6,025	5,883	5,321	5,586
High school: 1 to 3 years	8,449	8,252	8,221	8,309	8,136	7,842	8,393	8,115	8,111	7,629	7,306	7,218	6,443	6,718
4 years	10,433	9,882	9,898	10,076	9,793	9,417	10,132	9,861	9,657	9,093	8,958	8,316	7,608	7,974
College: 1 to 3 years	11,867	11,410	11,736	11,857	11,294	10,919	11,649	11,410	11,318	10,671	10,428	10,277	9,077	9,226
4 years or more	16,207	15,633	15,554	16,072	15,550	14,728	15,490	15,407	15,128	13,879	13,403	13,730	12,508	12,118
4 years	15,256	14,626	14,409	15,135	14,925	13,812	14,707	14,437	14,349	13,167	12,831	13,066	10,948	(NA)
5 years or more	17,346	16,814	16,953	17,234	16,292	15,838	16,433	16,588	16,189	14,850	14,143	13,968	13,282	(NA)
25 TO 64 YEARS OLD														
Total	11,010	10,430	10,406	10,507	10,105	9,586	10,359	9,999	9,777	8,926	8,682	8,302	7,274	7,665
Elementary: Less than 8 years	6,371	5,803	5,814	5,864	5,778	5,330	5,957	5,515	5,450	5,192	4,974	4,871	4,223	4,583
8 years	7,946	7,529	7,613	7,757	7,579	7,239	7,837	7,549	7,320	6,802	6,723	6,643	5,815	6,275
High school: 1 to 3 years	8,961	8,730	8,702	8,763	8,596	8,207	8,873	8,510	8,573	7,916	7,639	7,420	6,671	7,129
4 years	10,740	10,185	10,165	10,363	10,106	9,721	10,476	10,123	9,966	9,290	9,143	8,534	7,787	8,543
College: 1 to 3 years	12,199	11,744	12,067	12,248	11,636	11,286	12,040	11,799	11,673	10,972	10,709	10,338	9,369	10,008
4 years or more	16,567	16,034	16,125	16,522	15,940	15,108	15,858	15,847	15,537	14,158	13,746	13,329	12,863	13,409
4 years	15,625	15,025	14,998	15,719	15,349	14,150	15,139	14,830	14,858	13,405	13,235	13,273	11,233	(NA)
5 years or more	17,704	17,208	17,490	17,501	16,637	16,278	16,733	17,090	16,465	15,188	14,511	14,048	13,637	(NA)
18 TO 24 YEARS OLD														
Total	4,278	3,886	3,971	3,925	3,849	3,743	3,999	3,909	3,884	3,602	3,407	3,408	3,295	3,535
Elementary: Less than 8 years	3,399	3,127	3,266	3,209	3,476	3,071	3,596	3,207	3,170	2,606	2,426	2,232	2,124	2,412
8 years	3,623	3,348	3,793	4,306	3,923	3,610	4,095	3,728	3,894	3,445	3,023	3,131	2,851	3,285
High school: 1 to 3 years	3,423	3,050	3,113	3,307	3,125	3,053	3,262	3,207	3,088	3,088	2,971	3,083	3,022	3,386
4 years	4,837	4,334	4,496	4,554	4,416	4,375	4,567	4,539	4,505	4,128	3,988	3,871	3,842	4,132
College: 1 to 3 years	3,745	3,513	3,425	3,235	3,245	3,194	3,369	3,353	3,329	3,046	2,801	2,850	2,847	2,960
4 years or more	5,418	4,892	5,442	4,847	5,136	4,736	5,352	4,977	5,187	4,750	4,454	4,629	4,220	(B)
4 years	4,994	4,951	5,461	4,962	5,175	4,939	5,419	5,169	5,224	5,042	4,471	4,729	(B)	(NA)
5 years or more	7,173	4,686	5,377	4,454	5,031	4,282	5,173	4,467	5,068	(B)	(B)	(B)	(B)	(NA)

B Base less than 200,000. NA Not available. [r]Revised.

[1] Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.

[2] Estimates based on a series of estimated mean values for specific income class intervals.

Table 4. MEAN INCOME IN 1967 TO 1972 OF MALE YEAR-ROUND FULL-TIME WORKERS 25 YEARS OLD AND OVER, BY YEARS OF SCHOOL COMPLETED AND AGE

Years of school completed and age	Current dollars						Constant (1972) dollars					
	1972	1971	1970	1969	1968	1967[r]	1972	1971	1970	1969	1968	1967[r]
25 YEARS OLD AND OVER												
Total	$12,349	$11,292	$10,697	$10,087	$9,114	$8,329	$12,349	$11,665	$11,527	$11,515	$10,954	$10,437
Elementary: Less than 8 years	7,870	6,806	6,431	6,072	5,557	4,995	7,870	7,031	6,930	6,932	6,679	6,259
8 years	9,113	8,329	7,947	7,425	6,806	6,265	9,113	8,604	8,564	8,476	8,180	7,851
High school: 1 to 3 years	9,976	9,437	8,917	8,367	7,640	7,062	9,976	9,749	9,609	9,551	9,183	8,850
4 years	11,574	10,647	10,080	9,608	8,837	8,177	11,574	10,999	10,862	10,968	10,621	10,247
College: 1 to 3 years	13,678	12,489	12,111	11,515	10,327	9,515	13,678	12,902	13,051	13,145	12,412	11,924
4 years or more	17,882	16,661	15,946	15,508	14,190	12,792	17,882	17,212	17,183	17,703	17,055	16,030
4 years	16,972	15,565	14,675	14,670	13,554	11,797	16,972	16,080	15,814	16,747	16,291	14,783
5 years or more	18,984	17,983	17,515	16,550	14,991	14,05[illegible]	18,984	18,577	18,874	18,893	18,018	17,658
25 TO 34 YEARS OLD												
Total	10,846	10,083	9,692	9,185	8,269	7,521	10,846	10,416	10,444	10,485	9,939	9,425
Elementary: Less than 8 years	6,954	5,905	5,706	5,441	4,984	4,429	6,954	6,100	6,149	6,211	5,990	5,550
8 years	7,938	7,066	7,148	7,075	6,172	5,492	7,938	7,300	7,703	8,076	7,418	6,882
High school: 1 to 3 years	8,843	8,364	7,951	7,485	6,777	6,159	8,843	8,640	8,568	8,545	8,145	7,718
4 years	10,180	9,404	8,999	8,643	7,932	7,289	10,180	9,715	9,697	9,866	9,534	9,134
College: 1 to 3 years	11,373	10,796	10,398	9,628	8,816	8,[illegible]	11,373	11,153	11,205	10,991	10,596	10,145
4 years or more	13,776	12,875	12,779	12,431	11,107	10,090	13,776	13,301	13,770	14,191	13,350	12,644
4 years	13,007	12,122	11,979	11,971	10,961	9,755	13,007	12,523	12,908	13,666	13,174	12,224
5 years or more	14,757	13,825	13,939	13,038	11,312	10,625	14,757	14,282	15,020	14,884	12,596	13,315
35 TO 44 YEARS OLD												
Total	13,234	12,020	11,418	10,712	9,605	8,843	13,234	12,417	12,304	12,263	11,544	11,081
Elementary: Less than 8 years	8,555	7,004	6,691	6,431	5,752	5,651	8,555	7,236	7,210	7,341	6,913	6,330
8 years	9,617	8,324	7,845	7,301	6,896	6,150	9,617	8,599	8,454	8,334	8,288	7,707
High school: 1 to 3 years	10,325	9,409	8,976	8,612	7,766	7,218	10,325	9,720	9,672	9,831	9,334	9,045
4 years	11,962	10,995	10,497	10,067	9,120	8,340	11,962	11,358	11,311	11,492	10,962	10,451
College: 1 to 3 years	13,809	13,071	12,731	11,967	11,014	10,030	13,809	13,503	13,719	13,661	13,238	12,569
4 years or more	19,059	17,897	16,857	16,347	14,306	13,414	19,059	18,489	18,165	18,661	17,195	16,810
4 years	18,007	16,445	15,611	15,455	13,451	12,459	18,007	16,989	16,822	17,643	16,167	15,613
5 years or more	20,201	19,583	18,286	17,438	15,379	14,637	20,201	20,230	19,705	19,906	18,484	18,342
45 TO 54 YEARS OLD												
Total	13,339	12,084	11,405	10,767	9,723	8,963	13,339	12,482	12,290	12,291	11,686	11,232
Elementary: Less than 8 years	8,100	7,115	6,681	6,245	5,710	5,194	8,100	7,350	7,199	7,129	6,863	6,509
8 years	9,457	8,930	8,165	7,699	7,145	6,710	9,457	9,225	8,798	8,789	8,588	8,409
High school: 1 to 3 years	10,391	9,926	9,274	8,845	8,107	7,595	10,391	10,254	9,994	10,097	9,744	9,518
4 years	12,569	11,558	10,839	10,181	9,537	8,998	12,569	11,940	11,680	11,622	11,463	11,276
College: 1 to 3 years	16,085	13,529	13,593	13,082	11,634	10,481	16,085	13,976	14,648	14,934	13,983	13,134
4 years or more	20,736	19,511	18,445	17,778	16,304	14,787	20,736	20,156	19,876	20,295	19,596	18,530
4 years	20,283	18,988	16,865	16,778	15,119	13,563	20,283	19,616	18,173	19,153	18,172	16,996
5 years or more	21,340	20,166	20,481	19,159	17,647	16,163	21,340	20,833	22,070	21,871	21,210	20,254
55 TO 64 YEARS OLD												
Total	12,365	11,195	10,526	9,781	9,050	8,026	12,365	11,565	11,343	11,166	10,877	10,058
Elementary: Less than 8 years	7,749	6,764	6,528	6,111	5,753	5,079	7,749	6,988	7,034	6,976	6,915	6,365
8 years	9,310	8,268	8,253	7,611	6,892	6,375	9,310	8,541	8,893	8,688	8,284	7,989
High school: 1 to 3 years	10,394	10,036	9,459	8,600	7,884	7,134	10,394	10,368	10,193	9,817	9,476	8,940
4 years	12,267	11,205	10,548	10,056	9,187	8,477	12,267	11,575	11,366	11,479	11,042	10,623
College: 1 to 3 years	15,796	14,427	12,904	12,566	10,436	10,122	15,796	14,904	13,905	14,345	12,543	12,684
4 years or more	21,239	18,709	17,776	17,159	17,913	14,428	21,239	19,327	19,155	19,588	21,530	18,080
4 years	19,399	16,613	16,080	16,676	18,315	12,631	19,399	17,162	17,328	19,037	22,013	15,828
5 years or more	23,380	21,065	19,509	17,636	17,445	16,417	23,380	21,761	21,023	20,132	20,968	20,573
65 YEARS OLD AND OVER												
Total	10,547	10,011	8,292	8,356	7,549	7,101	10,547	10,342	8,935	9,539	9,073	8,898
Elementary: Less than 8 years	7,034	6,619	5,414	5,160	4,681	4,718	7,034	6,838	5,834	5,890	5,626	5,912
8 years	7,523	7,986	7,154	6,540	6,009	5,642	7,523	8,250	7,709	7,466	7,222	7,070
High school: 1 to 3 years	9,193	9,036	8,160	7,111	7,227	7,392	9,193	9,335	8,793	8,118	8,686	9,263
4 years	11,381	10,468	8,665	8,194	7,895	7,419	11,381	10,814	9,337	9,354	9,489	9,297
College: 1 to 3 years	12,239	9,877	9,656	11,065	9,574	8,839	12,239	10,204	10,405	12,631	11,507	11,076
4 years or more	17,501	18,119	12,246	15,393	13,655	12,621	17,501	18,718	13,196	17,572	16,412	15,816
4 years	17,044	(B)	11,989	11,619	12,474	12,424	17,044	(B)	12,919	13,264	14,993	15,569
5 years or more	18,017	(B)	12,460	18,941	15,169	(B)	18,017	(B)	13,427	21,622	18,232	(B)

B Base less than 75,000. [r] Revised.

Note: Mean income based on actual reported amounts.

Table 5. MEAN INCOME IN 1967 TO 1972 OF MALE YEAR-ROUND FULL-TIME WORKERS, BY SELECTED AGE GROUP AND YEARS OF SCHOOL COMPLETED

Years of school completed and selected age group	Current dollars						Constant (1972) dollars					
	1972	1971	1970	1969	1968	1967^r	1972	1971	1970	1969	1968	1967^r
18 YEARS OLD AND OVER												
Total	$11,814	$10,848	$10,329	$9,752	$8,808	$8,046	$11,814	$11,207	$11,130	$11,132	$10,587	$10,083
Elementary: Less than 8 years	7,770	6,717	6,372	6,001	5,488	4,923	7,770	6,939	6,866	6,850	6,596	6,169
8 years	9,004	8,199	7,857	7,331	6,709	6,163	9,004	8,470	8,467	8,369	8,064	7,723
High school: 1 to 3 years	9,582	9,100	8,619	8,061	7,378	6,821	9,582	9,401	9,288	9,202	8,868	8,548
4 years	10,945	10,130	9,661	9,231	8,462	7,822	10,945	10,465	10,411	10,538	10,171	9,802
College: 1 to 3 years	12,772	11,746	11,461	10,974	9,858	9,009	12,772	12,134	12,350	12,527	11,849	11,289
4 years or more	17,515	16,289	15,607	15,278	13,924	12,601	17,515	16,827	16,818	17,441	16,736	15,791
4 years	16,382	15,060	14,246	14,364	13,214	11,562	16,382	15,558	15,351	16,397	15,882	14,489
5 years or more	18,961	17,849	17,362	16,452	14,848	14,002	18,961	18,439	18,709	1 ,781	17,846	17,546
18 TO 64 YEARS OLD												
Total	11,850	10,873	10,393	9,796	8,854	8,078	11,850	11,232	11,199	11,183	10,642	10,123
Elementary: Less than 8 years	7,825	6,725	6,450	6,066	5,560	4,940	7,825	6,947	6,950	6,925	6,683	6,190
8 years	9,121	8,215	7,914	7,396	6,769	6,203	9,121	8,487	8,528	8,443	8,136	7,773
High school: 1 to 3 years	9,594	9,101	8,632	8,086	7,383	6,805	9,594	9,402	9,302	9,231	8,874	8,528
4 years	10,938	10,125	9,677	9,247	8,473	7,829	10,938	10,460	10,428	10,556	10,184	9,811
College: 1 to 3 years	12,780	11,783	11,494	10,972	9,864	9,013	12,780	12,173	12,386	12,525	11,856	11,294
4 years or more	17,515	16,246	15,710	15,274	13,933	12,601	17,515	16,783	16,929	17,436	16,748	15,791
4 years	16,366	15,013	14,302	14,439	13,238	11,540	16,366	15,509	15,412	16,483	15,911	14,461
5 years or more	18,987	17,821	17,551	16,359	14,837	14,034	18,987	18,410	18,913	18,675	17,833	17,586
25 YEARS OLD AND OVER												
Total	12,349	11,292	10,697	10,087	9,114	8,329	12,349	11,665	11,527	11,515	10,954	10,437
Elementary: Less than 8 years	7,870	6,808	6,431	6,072	5,557	4,995	7,870	7,031	6,930	6,932	6,679	6,259
8 years	9,113	8,329	7,947	7,425	6,806	6,265	9,113	8,604	8,564	8,476	8,180	7,851
High school: 1 to 3 years	9,976	9,437	8,917	8,367	7,640	7,062	9,976	9,749	9,609	9,551	9,183	8,850
4 years	11,574	10,647	10,080	9,608	8,837	8,177	11,574	10,999	10,862	10,968	10,621	10,247
College: 1 to 3 years	13,678	12,489	12,111	11,515	10,327	9,515	13,678	12,902	13,051	13,145	12,412	11,924
4 years or more	17,882	16,661	15,946	15,508	14,190	12,792	17,882	17,212	17,183	17,703	17,055	16,030
4 years	16,972	15,565	14,675	14,670	13,554	11,797	16,972	16,080	15,814	16,747	16,291	14,783
5 years or more	18,984	17,983	17,515	16,550	14,991	14,091	18,984	18,577	18,874	18,893	18,018	17,658
25 TO 64 YEARS OLD												
Total	12,406	11,333	10,780	10,146	9,176	8,374	12,406	11,708	11,616	11,582	11,029	10,494
Elementary: Less than 8 years	7,935	6,821	6,517	6,146	5,639	5,019	7,935	7,046	7,023	7,016	6,778	6,289
8 years	9,243	8,357	8,014	7,500	6,876	6,315	9,243	8,633	8,636	8,562	8,264	7,914
High school: 1 to 3 years	10,002	9,447	8,940	8,404	7,653	7,052	10,002	9,759	9,634	9,594	9,198	8,837
4 years	11,577	10,650	10,107	9,633	8,858	8,192	11,577	11,002	10,891	10,997	10,647	10,266
College: 1 to 3 years	13,700	12,548	12,161	11,523	10,345	9,531	13,700	12,963	13,105	13,154	12,434	11,944
4 years or more	17,892	16,626	16,065	15,511	14,208	12,797	17,892	17,176	17,311	17,707	17,077	16,036
4 years	16,970	15,526	14,745	14,756	13,591	11,780	16,970	16,039	15,889	16,845	16,335	14,762
5 years or more	19,012	17,958	17,715	16,460	14,985	14,125	19,012	18,552	19,089	18,790	18,011	17,701
18 TO 24 YEARS OLD												
Total	6,913	6,321	6,334	5,866	5,290	4,875	6,913	6,530	6,825	6,696	6,358	6,109
Elementary: Less than 8 years	5,248	4,547	4,406	4,102	3,869	2,979	5,248	4,697	4,748	4,683	4,650	3,733
8 years	(B)	4,772	5,017	4,738	4,070	3,767	(B)	4,930	5,406	5,409	4,892	4,721
High school: 1 to 3 years	6,133	5,553	5,564	5,187	4,707	4,394	6,133	5,737	5,996	5,921	5,657	5,506
4 years	6,927	6,393	6,493	6,157	5,438	5,091	6,927	6,604	6,997	7,029	6,536	6,380
College: 1 to 3 years	7,134	6,621	6,341	6,077	5,803	5,144	7,134	6,840	6,833	6,937	6,975	6,446
4 years or more	8,979	7,950	7,970	7,194	6,522	6,368	8,979	8,213	8,588	8,212	7,839	7,980
4 years	7,686	7,735	7,626	7,330	6,517	6,248	7,686	7,991	8,218	8,368	7,833	7,830
5 years or more	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)

B Base less than 75,000. ^rRevised.

Note: Mean income based on actual reported amounts.

Table 6. LIFETIME INCOME IN 1956 TO 1972 BASED ON ARITHMETIC MEANS FOR MEN IN SELECTED AGE GROUPS, BY YEARS OF SCHOOL COMPLETED

(In current dollars)

Years of school completed and selected age group	Computed from ungrouped data[1]						Computed from grouped data[2]							
	1972	1971	1970	1969	1968	1967[r]	1968	1967[r]	1966	1964	1963	1961	1958	1956
INCOME FROM AGE 18 TO DEATH														
Total	$470,785	$430,343	$409,015	$388,357	$357,552	$324,159	$366,343	$337,200	$320,698	$283,813	$271,148	$255,209	$215,784	$209,012
Elementary: Less than 8 years	279,997	248,337	237,204	225,315	213,505	188,467	219,996	194,978	188,659	170,145	159,477	151,881	128,861	131,432
8 years	343,730	314,201	306,875	298,312	276,755	250,051	285,344	259,833	246,525	223,946	216,220	205,237	178,010	178,749
High school: 1 to 3 years	389,208	362,803	348,669	331,705	308,305	284,755	318,475	294,458	283,718	255,701	242,496	235,865	203,901	201,825
4 years	478,873	436,436	417,551	398,231	371,094	341,010	382,678	354,074	340,520	311,462	301,770	273,614	242,480	244,158
College: 1 to 3 years	543,725	506,147	490,766	464,336	424,280	390,391	430,000	407,271	393,969	355,249	343,384	335,100	287,305	278,227
4 years or more	757,023	706,368	663,284	646,583	607,921	540,915	602,864	563,660	541,911	478,696	459,444	454,732	401,819	372,644
4 years	710,569	659,180	615,084	607,384	584,062	507,252	567,396	525,636	507,818	459,482	441,007	432,617	363,986	(NA)
5 years or more	823,759	760,734	721,432	696,737	636,119	577,724	643,515	604,249	586,905	500,641	482,551	475,116	440,404	(NA)
INCOME FROM AGE 25 TO DEATH														
Total	447,828	410,397	389,285	369,800	339,832	307,464	347,859	319,750	303,484	268,528	256,791	241,138	202,308	195,351
Elementary: Less than 8 years	260,307	230,685	219,454	208,689	196,014	173,724	201,888	179,561	173,692	158,650	148,856	142,480	120,051	121,975
8 years	323,437	296,151	286,743	276,079	257,500	233,106	265,198	242,357	228,325	208,736	203,192	191,955	166,248	165,870
High school: 1 to 3 years	371,023	347,537	331,600	316,133	294,160	271,415	303,662	280,380	270,394	242,752	230,047	223,201	191,615	188,761
4 years	432,086	413,328	394,316	375,932	350,228	320,989	361,082	333,305	320,159	293,772	284,782	257,434	226,658	228,189
College: 1 to 3 years	523,343	489,910	478,913	451,153	411,003	377,675	422,156	393,888	380,710	343,752	333,009	324,809	276,861	268,038
4 years or more	731,315	683,789	637,822	626,112	586,047	521,554	579,653	543,244	520,347	459,832	441,920	436,932	386,050	358,538
4 years	686,227	635,468	588,755	585,626	561,631	486,296	543,308	503,631	485,623	438,858	423,174	414,049	346,649	(NA)
5 years or more	785,778	740,393	697,285	679,428	615,242	561,410	621,906	587,249	566,554	488,114	465,490	459,042	429,595	(NA)
INCOME FROM AGE 18 TO 64														
Total	424,371	387,330	370,398	332,178	323,035	293,804	351,497	306,445	292,038	254,659	244,792	229,580	196,179	188,884
Elementary: Less than 8 years	250,893	220,155	212,881	202,344	192,023	169,178	198,099	175,408	169,538	150,515	141,949	134,653	114,687	116,766
8 years	305,071	277,791	273,144	267,863	248,375	223,604	254,740	233,764	221,759	197,242	190,925	182,525	158,053	159,174
High school: 1 to 3 years	342,615	320,391	306,515	290,215	273,079	250,178	282,313	259,659	253,881	224,676	215,052	206,288	182,099	179,546
4 years	420,828	383,988	368,099	353,734	328,233	303,267	340,043	315,751	303,284	270,643	263,202	241,199	217,864	215,775
College: 1 to 3 years	480,324	444,470	431,583	410,974	370,306	344,135	383,489	359,858	346,988	309,606	300,043	284,217	254,993	242,933
4 years or more	655,474	613,560	586,841	562,840	527,722	470,791	521,471	493,595	473,292	411,702	404,065	379,662	355,221	325,276
4 years	615,847	573,060	547,062	537,227	510,977	441,665	495,523	461,888	452,596	394,201	388,597	370,027	321,413	(NA)
5 years or more	711,584	659,402	633,690	592,837	548,070	502,713	550,515	527,800	530,368	431,413	422,847	396,930	389,054	(NA)
INCOME FROM AGE 25 TO 64														
Total	400,806	366,725	330,076	333,090	304,845	276,700	312,541	288,581	274,465	239,012	230,123	215,199	182,471	174,980
Elementary: Less than 8 years	230,757	202,172	194,759	185,483	174,240	154,176	179,693	159,728	154,332	138,777	131,121	125,044	105,703	107,132
8 years	284,185	259,182	252,495	245,184	226,708	206,303	234,177	214,923	203,248	181,702	177,598	168,967	146,054	146,059
High school: 1 to 3 years	323,716	304,475	290,831	277,079	258,455	236,372	267,011	245,113	240,184	211,342	202,278	193,265	169,554	166,212
4 years	393,151	360,277	344,306	330,782	306,786	282,737	317,868	294,467	282,456	252,447	245,757	224,626	201,750	199,463
College: 1 to 3 years	461,264	427,288	415,777	397,009	356,297	330,797	368,933	345,836	333,141	297,543	289,156	273,309	244,166	232,317
4 years or more	627,296	589,558	560,206	541,141	504,760	450,486	497,155	472,236	450,868	392,006	385,886	360,951	338,900	310,597
4 years	590,053	548,028	517,691	514,460	486,643	419,826	470,460	439,024	429,709	372,767	370,143	350,699	303,570	(NA)
5 years or more	671,882	637,507	608,198	574,004	525,997	485,390	527,644	509,771	478,932	418,027	405,081	379,908	377,635	(NA)

NA Not available. [r] Revised.

[1] Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.

[2] Estimates based on a series of estimated mean values for specific income class intervals.

Table 7. LIFETIME INCOME IN 1967 TO 1972 BASED ON ARITHMETIC MEANS FOR MALE YEAR-ROUND FULL-TIME WORKERS IN SELECTED AGE GROUPS, BY YEARS OF SCHOOL COMPLETED

Years of school completed and selected age group	Current dollars						Constant (1972) dollars					
	1972	1971	1970	1969	1968	1967^r	1972	1971	1970	1969	1968	1967^r
INCOME FROM AGE 18 TO DEATH												
Total	$581,962	$534,285	$498,996	$472,131	$429,991	$392,956	$581,962	$551,947	$537,711	$538,962	$516,816	$492,426
Elementary: Less than 8 years	376,417	326,845	304,970	287,663	265,617	237,167	376,417	337,650	328,631	328,382	319,251	297,202
8 years	421,136	391,497	375,413	352,140	322,479	294,735	421,136	404,439	404,540	401,986	387,595	369,342
High school: 1 to 3 years	476,703	4[illegible],134	425,293	394,156	367,782	344,336	476,703	466,048	458,398	449,950	442,046	431,499
4 years	563,101	517,[illegible]	482,968	457,981	425,498	393,856	563,101	534,906	520,440	522,809	511,416	493,556
College: 1 to 3 years	659,040	589,494	567,553	553,943	497,443	456,015	659,040	608,981	611,589	632,355	597,888	571,447
4 years or more	872,805	821,086	743,469	743,432	690,138	619,557	872,805	848,229	801,152	848,667	829,493	776,387
4 years	824,444	771,151	692,367	587,183	662,824	580,101	824,444	796,644	746,085	784,455	796,663	726,944
5 years or more	975,799	885,083	811,368	800,196	723,986	669,696	975,799	914,342	874,319	913,466	870,175	839,218
INCOME FROM AGE 25 TO DEATH												
Total	542,108	497,877	461,955	437,676	398,532	363,877	542,108	514,336	497,796	499,630	479,005	455,986
Elementary: Less than 8 years	345,159	299,773	278,558	262,946	241,945	219,358	345,159	309,683	300,170	300,167	290,799	274,885
8 years	393,640	363,829	345,770	323,882	298,162	272,146	393,640	375,856	372,597	369,728	358,368	341,035
High school: 1 to 3 years	440,739	418,870	392,657	363,347	339,588	317,993	440,739	432,717	423,122	414,780	408,159	398,487
4 years	522,859	480,620	444,560	421,266	392,935	363,269	522,859	496,508	479,052	480,897	472,278	455,224
College: 1 to 3 years	618,809	551,816	531,516	519,200	463,283	425,888	618,809	570,058	572,754	592,694	556,831	533,694
4 years or more	822,833	777,581	698,633	703,587	653,524	583,003	822,833	803,286	752,837	803,182	785,486	730,580
4 years	782,854	728,398	649,175	645,554	625,875	543,862	782,854	752,477	699,542	736,934	752,254	681,531
5 years or more	869,972	834,368	757,434	766,452	687,698	629,967	869,972	861,950	816,200	874,94[illegible]	826,560	789,432
INCOME FROM AGE 18 TO 64												
Total	481,412	448,337	427,807	401,924	364,653	332,510	491,412	463,158	460,999	458,817	438,285	416,679
Elementary: Less than 8 years	316,028	270,018	258,489	244,308	225,102	197,006	316,028	278,944	278,544	278,890	270,555	246,875
8 years	356,548	322,935	313,994	297,190	270,470	246,709	356,548	333,611	338,356	339,258	325,084	309,159
High school: 1 to 3 years	397,778	373,557	355,337	334,409	305,231	281,413	397,778	385,906	382,906	381,745	366,864	352,648
4 years	465,391	427,918	408,577	389,134	357,166	330,706	465,391	442,064	440,277	444,217	429,286	414,419
College: 1 to 3 years	553,965	504,697	484,655	460,974	414,578	380,774	553,965	521,381	522,258	526,226	498,291	477,160
4 years or more	722,554	665,528	638,333	614,099	571,952	512,123	722,554	687,529	687,859	701,026	687,442	641,758
4 years	678,116	622,384	589,438	589,559	554,859	474,344	678,116	642,959	635,170	673,013	666,898	594,416
5 years or more	821,118	722,529	704,395	641,052	592,696	560,185	821,118	746,414	759,046	731,795	712,375	701,986
INCOME FROM AGE 25 TO 64												
Total	450,170	410,612	389,675	366,439	332,307	302,617	450,170	424,186	419,908	418,309	399,407	379,219
Elementary: Less than 8 years	283,8[illegible]	242,076	231,365	218,956	200,880	178,656	283,845	250,079	249,316	249,950	241,442	223,880
8 years	328,063	294,216	283,409	268,127	245,447	223,473	328,063	303,942	305,398	306,081	295,008	280,041
High school: 1 to 3 years	360,604	340,104	321,527	302,724	276,188	254,224	360,604	351,347	346,473	345,575	331,957	318,576
4 years	423,651	389,371	369,028	351,410	323,675	299,266	423,651	402,243	397,659	401,153	389,032	375,020
College: 1 to 3 years	512,122	465,719	447,345	424,868	379,293	349,635	512,122	481,115	482,053	485,009	455,881	438,139
4 years or more	670,278	619,639	591,885	572,358	533,734	474,123	670,278	640,123	637,807	653,377	641,507	594,139
4 years	634,282	577,350	544,668	546,499	516,445	436,681	634,282	596,436	586,927	623,857	620,727	547,219
5 years or more	712,919	669,321	648,821	604,975	554,626	518,982	712,919	691,447	699,161	690,611	666,618	650,353

Note: Computation of data based on actual reported amounts.

^r Revised.

Table 8. LIFETIME INCOME DIFFERENTIAL IN 1956 TO 1972 BETWEEN MALE ELEMENTARY SCHOOL, HIGH SCHOOL, AND COLLEGE GRADUATES IN SELECTED AGE GROUPS

(In current dollars)

Year	Lifetime income			Percent increase		Lifetime income			Percent increase	
	Elementary school graduates	High school graduates	College graduates	High school to elementary school	College to high school	Elementary school graduates	High school graduates	College graduates	High school to elementary school	College to high school
	INCOME FROM AGE 18 TO DEATH					INCOME FROM AGE 25 TO DEATH				
ALL MALES										
Ungrouped data:[1]										
1972	$343,730	$478,873	$757,923	39	58	$323,437	$452,086	$731,315	40	62
1971	314,201	436,436	706,368	39	62	296,151	413,528	683,789	40	65
1970	306,875	417,551	663,284	36	59	286,744	394,516	637,822	38	62
1969	298,312	398,231	646,583	33	62	276,079	375,932	626,112	36	67
1968	276,755	371,094	607,921	34	64	257,500	350,228	586,047	36	67
1967r	250,051	341,010	540,915	36	59	233,106	320,989	521,554	38	62
Grouped data:[2]										
1968	285,344	382,678	602,864	34	58	265,198	361,082	579,653	36	61
1967r	259,833	354,074	563,660	36	59	242,357	333,305	543,244	38	63
1966	246,325	340,520	541,911	38	59	228,325	320,159	520,347	40	63
1964	223,946	311,462	478,696	39	54	208,736	293,772	459,832	41	57
1963	216,220	301,770	459,444	40	52	203,192	284,782	441,920	40	55
1961	205,237	273,614	454,732	33	66	191,955	257,434	436,932	34	70
1958	178,010	242,480	401,819	36	66	166,248	226,658	386,050	36	70
1956	178,749	244,158	372,644	37	53	165,870	228,189	358,538	38	57
YEAR-ROUND FULL-TIME WORKERS[1]										
1972	421,136	563,101	872,805	34	55	393,640	522,859	822,833	33	57
1971	391,497	517,789	821,086	32	59	363,829	480,620	777,581	32	62
1970	375,413	482,968	743,469	29	54	345,770	444,560	698,633	29	57
1969	352,140	457,981	743,432	30	62	323,882	421,266	703,587	30	67
1968	322,479	425,498	690,138	32	62	298,162	392,935	653,524	32	66
1967r	294,735	393,858	619,557	34	57	272,146	363,269	583,003	33	60
	INCOME FROM AGE 18 TO 64					INCOME FROM AGE 25 TO 64				
ALL MALES										
Ungrouped data:[1]										
1972	$305,071	$420,828	$655,474	38	56	$284,185	$393,151	$627,296	38	60
1971	277,791	383,988	613,560	38	60	259,182	360,277	589,558	39	64
1970	273,144	368,809	586,841	35	59	252,495	344,306	560,206	36	63
1969	267,863	353,734	562,840	32	59	245,184	330,782	541,141	35	64
1968	246,375	328,233	527,722	33	61	226,708	306,786	504,760	35	65
1967r	223,604	303,267	470,791	36	55	206,303	282,737	450,486	37	59
Grouped data:[2]										
1968	254,740	340,043	521,47[illegible]	33	53	234,177	317,868	497,155	36	56
1967r	232,764	315,751	493,595	36	56	214,923	294,467	472,236	37	60
1966	221,759	303,284	473,292	37	56	203,248	282,456	450,[illegible]	39	60
1964	197,242	270,643	411,702	37	52	181,702	252,447	392,006	39	55
1963	190,925	263,202	404,065	38	54	177,598	245,757	385,886	38	57
1961	182,525	241,199	379,662	32	57	168,967	224,626	360,951	33	61
1958	158,053	217,864	355,221	38	63	146,054	201,750	338,900	38	68
1956	159,174	215,775	325,276	36	51	146,059	199,463	310,597	37	56
YEAR-ROUND FULL-TIME WORKERS[1]										
1972	356,548	465,391	722,554	31	55	328,063	423,651	670,278	29	58
1971	322,935	427,918	665,528	33	56	294,216	389,371	619,639	32	59
1970	313,994	408,577	638,333	30	56	283,409	369,028	591,885	30	60
1969	297,190	389,134	614,099	31	58	268,127	351,410	572,358	31	63
1968	270,470	357,166	571,952	32	60	245,447	323,675	533,734	32	65
1967r	246,709	330,706	512,123	34	55	223,473	299,266	474,123	34	58

r Revised.

[1] Improved methodology introduced in 1967 permits the computation of data based on actual reported amounts.

[2] Estimates based on a series of estimated mean values for specific income class intervals.

Table 9. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1972, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	2474	248	411	537	710	128	195	244	310	89	128	157	194	65	90	107	129
19 YEARS. . .	2815	246	401	520	681	130	195	243	306	91	130	158	194	67	92	109	130
20 YEARS. . .	3143	244	391	503	654	131	194	240	300	93	131	158	193	70	94	110	131
21 YEARS. . .	3459	241	381	486	627	132	193	238	295	95	132	159	192	71	95	112	132
22 YEARS. . .	3761	238	371	470	601	133	192	235	290	96	133	159	191	73	97	113	133
23 YEARS. . .	4050	235	361	454	575	134	191	232	284	98	134	158	190	75	98	114	134
24 YEARS. . .	4327	232	351	437	551	134	189	228	278	99	134	158	188	76	99	115	134
25 YEARS. . .	4590	228	340	421	526	134	187	224	271	100	134	157	186	77	100	115	134
26 YEARS. . .	4841	224	330	405	503	134	185	220	265	100	133	156	184	78	101	115	133
27 YEARS. . .	5079	219	319	390	480	133	182	216	258	101	133	155	181	79	101	115	133
28 YEARS. . .	5304	215	308	374	457	132	179	211	251	101	132	153	178	80	101	115	132
29 YEARS. . .	5516	210	298	359	435	131	176	207	244	101	131	151	175	80	101	114	131
30 YEARS. . .	5715	205	287	344	414	130	173	202	237	100	130	149	172	80	101	114	129
31 YEARS. . .	5901	199	276	329	393	128	169	196	229	100	128	146	168	80	100	113	128
32 YEARS. . .	6074	194	266	314	373	127	166	191	222	99	126	144	164	80	99	112	126
33 YEARS. . .	6234	188	255	299	354	125	161	185	214	98	124	141	160	80	99	110	124
34 YEARS. . .	6381	182	244	285	335	122	157	180	207	97	122	138	156	80	97	109	122
35 YEARS. . .	6516	177	234	271	316	120	153	174	199	96	120	134	152	79	96	107	119
36 YEARS. . .	6637	171	224	258	299	117	148	168	191	95	117	131	147	78	95	105	117
37 YEARS. . .	6746	164	213	245	282	115	144	162	183	93	114	127	143	77	93	103	114
38 YEARS. . .	6841	158	203	232	265	112	139	156	176	91	111	124	138	76	91	100	111
39 YEARS. . .	6924	152	193	219	249	109	134	150	168	89	108	120	133	75	89	98	108
40 YEARS. . .	6993	146	183	207	234	105	129	143	160	87	105	116	128	74	87	95	105
41 YEARS. . .	7050	139	173	194	219	102	124	137	152	85	102	112	123	72	85	93	101
42 YEARS. . .	7094	133	164	183	204	99	119	131	145	83	98	107	116	70	82	90	98
43 YEARS. . .	7125	126	154	171	191	95	113	125	137	80	94	103	113	69	80	87	94
44 YEARS. . .	7143	120	145	160	177	91	108	118	129	77	91	99	107	67	77	83	90
45 YEARS. . .	7148	114	136	149	164	87	103	112	122	75	87	94	102	65	74	80	86
46 YEARS. . .	7140	107	127	139	152	83	97	106	115	72	83	89	97	62	71	77	82
47 YEARS. . .	7120	101	118	129	140	79	92	99	107	69	79	85	91	60	68	73	78
48 YEARS. . .	7086	94	110	119	129	75	86	93	100	65	75	80	86	58	65	70	74
49 YEARS. . .	7039	88	102	110	118	71	81	87	93	62	71	75	80	55	62	66	70
50 YEARS. . .	6980	82	94	100	108	67	76	81	86	59	66	70	75	52	59	62	66
51 YEARS. . .	6907	76	86	92	96	62	70	75	79	55	62	66	70	50	55	58	62
52 YEARS. . .	6822	70	78	83	88	58	65	69	73	52	58	61	64	47	52	54	57
53 YEARS. . .	6724	64	71	75	79	54	59	63	66	48	53	56	59	44	48	50	53
54 YEARS. . .	6612	58	64	67	71	49	54	57	60	45	49	51	54	41	44	46	49
55 YEARS. . .	6488	52	57	59	62	45	49	51	53	41	45	46	48	38	41	42	44
56 YEARS. . .	6351	46	50	52	54	40	44	45	47	37	40	42	43	34	37	38	40
57 YEARS. . .	6201	41	44	45	47	36	39	40	41	33	36	37	38	31	33	34	35
58 YEARS. . .	6038	35	37	39	40	31	34	35	36	29	31	32	33	28	29	30	31
59 YEARS. . .	5862	30	31	32	33	27	29	29	30	25	27	28	28	24	25	26	27
60 YEARS. . .	5673	25	26	26	27	23	24	24	25	21	22	23	23	20	21	22	22
61 YEARS. . .	5472	19	20	21	21	18	19	19	19	17	18	18	19	17	17	17	18
62 YEARS. . .	5257	14	15	15	15	14	14	14	14	13	13	14	14	13	13	13	13
63 YEARS. . .	5029	10	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9
64 YEARS. . .	4789	5	5	5	5	5	5	5	5	4	5	5	5	4	4	4	4
8 YEARS																	
18 YEARS. . .	2511	301	505	665	884	153	235	297	379	105	153	188	234	76	106	127	153
19 YEARS. . .	2941	300	494	644	849	155	235	295	374	108	155	190	234	79	109	129	156
20 YEARS. . .	3356	297	482	624	815	157	235	293	368	110	157	191	234	82	111	132	158
21 YEARS. . .	3756	295	471	604	782	159	235	290	362	113	159	192	234	84	114	134	159
22 YEARS. . .	4140	291	459	584	750	160	234	287	356	115	160	192	233	87	116	136	160
23 YEARS. . .	4510	288	447	564	719	161	233	284	349	117	161	192	231	89	117	137	161
24 YEARS. . .	4864	284	434	545	688	162	231	280	342	119	162	192	230	91	119	138	162
25 YEARS. . .	5203	280	422	525	659	162	229	276	335	120	162	191	228	92	120	139	162
26 YEARS. . .	5526	275	409	506	630	162	227	271	327	121	162	190	225	94	121	140	162
27 YEARS. . .	5835	270	397	486	601	162	224	266	319	122	162	189	222	95	122	140	162
28 YEARS. . .	6128	265	384	468	573	161	221	261	311	122	161	187	219	96	123	140	161
29 YEARS. . .	6406	259	371	449	547	160	217	256	303	122	160	185	216	97	123	140	160
30 YEARS. . .	6669	254	358	430	520	159	213	250	294	122	159	183	[illegible]	97	123	139	159
31 YEARS. . .	6916	247	345	412	495	156	209	244	286	122	157	180	[illegible]	98	122	138	157
32 YEARS. . .	7149	241	332	394	470	156	205	237	277	122	155	177	204	98	122	137	155
33 YEARS. . .	7366	234	320	376	446	154	200	231	268	121	153	174	199	98	121	136	153
34 YEARS. . .	7568	228	307	359	423	151	196	224	259	120	151	171	194	97	120	134	151
35 YEARS. . .	7755	221	294	342	400	149	191	217	249	119	148	167	189	97	119	132	148
36 YEARS. . .	7926	214	281	325	378	146	185	210	240	117	145	163	184	96	117	130	145
37 YEARS. . .	8083	206	269	309	357	143	180	203	231	115	142	159	179	95	115	128	142
38 YEARS. . .	8224	199	257	293	336	139	174	196	221	113	139	155	173	94	113	125	138
39 YEARS. . .	8350	191	244	278	317	136	168	188	212	111	135	150	167	93	111	122	135
40 YEARS. . .	8461	184	232	262	297	132	162	181	202	109	132	145	161	92	109	119	131
41 YEARS. . .	8556	176	220	247	279	128	156	173	193	106	128	141	155	90	106	116	127
42 YEARS. . .	8637	168	208	233	261	124	150	166	184	104	124	135	149	88	104	113	123
43 YEARS. . .	8702	160	197	219	244	120	144	158	174	101	119	130	143	86	101	109	119
44 YEARS. . .	8752	153	185	205	227	115	137	150	165	98	115	125	136	84	97	105	114
45 YEARS. . .	8786	145	174	192	211	111	131	143	156	94	110	120	130	82	94	102	110
46 YEARS. . .	8806	137	163	178	196	106	124	135	147	91	106	114	123	79	91	97	105
47 YEARS. . .	8810	129	152	166	181	101	118	127	138	87	101	108	117	76	87	93	100
48 YEARS. . .	8799	121	142	154	167	96	111	119	129	84	96	103	110	73	83	89	95
49 YEARS. . .	8773	113	131	142	153	91	104	112	120	80	91	97	103	70	79	85	90
50 YEARS. . .	8732	106	121	130	140	86	98	104	111	76	85	91	97	67	75	80	85
51 YEARS. . .	8675	98	111	119	127	81	91	97	103	72	80	85	90	64	71	75	80
52 YEARS. . .	8604	90	102	108	115	75	84	89	94	67	75	79	83	60	67	70	74
53 YEARS. . .	8517	83	93	98	104	70	77	82	86	63	69	73	77	57	63	66	69
54 YEARS. . .	8415	75	84	88	93	64	71	74	78	58	64	67	70	53	58	61	63
55 YEARS. . .	8297	68	75	78	82	59	64	67	70	54	58	61	64	49	53	56	58
56 YEARS. . .	8165	61	66	69	72	53	58	60	62	49	53	55	57	45	49	50	52
57 YEARS. . .	8017	54	58	60	62	48	51	53	55	44	47	49	51	41	44	45	47
58 YEARS. . .	7854	47	50	51	53	42	45	46	47	39	41	43	44	36	39	40	41
59 YEARS. . .	7676	40	42	43	44	36	38	39	40	34	36	37	38	32	34	35	35
60 YEARS. . .	7482	33	34	35	36	30	32	32	33	29	30	31	31	27	28	29	30
61 YEARS. . .	7274	26	27	28	28	24	25	26	26	23	24	25	25	22	23	24	24
62 YEARS. . .	7050	20	20	20	21	18	19	19	20	18	18	19	19	17	18	18	18
63 YEARS. . .	6811	13	13	13	13	12	13	13	13	12	12	12	13	12	12	12	12
64 YEARS. . .	6557	6	7	7	7	6	6	6	6	6	6	6	6	6	6	6	6

Table 9. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1972, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data)

YEARS OF SCHOOL COM-PLETED AND PRESENT AGE	ESTI-MATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	2218	338	570	752	1001	169	263	333	427	115	170	209	261	83	116	140	170
19 YEARS. . .	2740	336	557	729	962	172	263	331	421	119	173	212	262	86	120	143	173
20 YEARS. . .	3263	334	545	706	924	175	264	329	415	122	175	213	262	90	123	146	176
21 YEARS. . .	3758	332	532	684	888	177	264	327	409	125	178	215	262	93	126	149	178
22 YEARS. . .	4234	329	519	662	852	179	263	324	402	128	180	216	262	96	129	151	180
23 YEARS. . .	4691	325	506	640	817	181	262	320	395	131	181	216	261	99	131	154	181
24 YEARS. . .	5130	321	493	618	783	182	261	317	388	133	182	216	259	101	133	155	182
25 YEARS. . .	5550	317	479	597	749	183	259	312	380	135	183	216	257	103	135	157	183
26 YEARS. . .	5952	312	465	575	716	183	256	307	371	136	183	215	255	105	137	158	183
27 YEARS. . .	6335	307	451	553	684	183	254	302	363	137	183	214	252	107	138	158	183
28 YEARS. . .	6700	301	437	532	653	183	250	296	354	138	183	212	249	108	138	158	182
29 YEARS. . .	7046	295	422	511	623	182	247	290	345	139	182	210	245	109	139	158	181
30 YEARS. . .	7373	288	408	490	593	181	243	284	335	139	180	208	241	110	139	158	180
31 YEARS. . .	7682	282	393	470	564	179	238	277	325	139	179	205	237	111	139	157	178
32 YEARS. . .	7972	275	379	449	536	177	233	270	315	138	177	202	232	111	138	156	176
33 YEARS. . .	8243	267	365	430	509	175	228	263	305	137	175	198	227	111	138	154	174
34 YEARS. . .	8496	260	350	410	483	172	223	256	295	136	172	195	221	111	137	153	172
35 YEARS. . .	8730	252	336	391	457	170	217	248	285	135	169	191	216	110	135	151	169
36 YEARS. . .	8946	244	321	372	432	166	212	240	274	134	166	186	210	110	134	148	165
37 YEARS. . .	9143	236	307	353	408	163	205	232	263	132	162	182	204	109	132	146	162
38 YEARS. . .	9322	227	293	335	384	159	199	224	253	130	159	177	198	108	130	143	158
39 YEARS. . .	9481	219	279	317	362	155	192	215	242	127	155	172	191	106	127	140	154
40 YEARS. . .	9623	210	265	300	340	151	186	207	231	125	150	166	184	105	124	136	150
41 YEARS. . .	9745	201	252	283	319	147	179	198	221	122	146	161	177	103	122	133	145
42 YEARS. . .	9850	192	238	266	298	142	172	190	210	119	141	155	170	101	118	129	141
43 YEARS. . .	9935	184	225	250	279	137	164	181	199	115	136	149	163	99	115	125	136
44 YEARS. . .	10002	175	212	234	260	132	157	172	189	112	131	143	156	96	112	121	131
45 YEARS. . .	10050	166	199	219	241	127	150	163	178	108	126	137	149	93	108	116	126
46 YEARS. . .	10080	157	187	204	224	121	142	154	168	104	121	130	141	90	104	112	120
47 YEARS. . .	10091	148	174	190	207	116	135	145	158	100	115	124	134	87	100	107	115
48 YEARS. . .	10084	139	162	176	191	110	127	137	147	96	109	117	126	84	95	102	109
49 YEARS. . .	10057	130	150	162	175	104	119	128	137	91	104	111	118	81	91	97	103
50 YEARS. . .	10013	121	139	149	160	98	112	119	127	87	98	104	111	77	86	92	97
51 YEARS. . .	9950	112	127	136	145	92	104	110	118	82	92	97	103	73	81	86	91
52 YEARS. . .	9868	103	116	124	132	86	96	102	108	77	86	90	95	69	77	81	85
53 YEARS. . .	9767	95	106	112	118	80	89	93	98	72	79	83	88	65	71	75	79
54 YEARS. . .	9648	86	95	100	106	74	81	85	89	67	73	77	80	61	66	69	73
55 YEARS. . .	9510	78	85	89	94	67	73	77	80	61	67	70	73	56	61	64	66
56 YEARS. . .	9354	69	76	79	82	61	66	68	71	56	60	63	65	51	55	58	50
57 YEARS. . .	9179	61	66	69	71	54	58	60	63	50	54	56	58	47	50	52	53
58 YEARS. . .	8986	53	57	59	61	48	51	52	54	44	47	49	50	42	44	46	47
59 YEARS. . .	8774	45	48	49	51	41	43	45	46	39	41	42	43	36	36	39	40
60 YEARS. . .	8543	37	39	40	41	34	36	37	38	33	34	35	36	31	32	33	34
61 YEARS. . .	8294	30	31	32	32	28	29	29	30	26	27	28	29	25	26	27	27
62 YEARS. . .	8026	22	23	23	83	21	22	22	22	20	21	21	21	19	20	20	21
63 YEARS. . .	7740	15	15	15	15	14	14	14	15	14	14	14	14	13	14	14	14
64 YEARS. . .	7434	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
4 YEARS																	
18 YEARS. . .	3474	416	699	922	1229	210	324	410	524	144	210	259	322	104	135	173	210
19 YEARS. . .	4046	413	684	894	1180	213	324	407	517	148	213	261	322	108	149	177	214
20 YEARS. . .	4597	410	668	866	1133	216	324	404	509	151	216	262	322	111	152	180	216
21 YEARS. . .	5130	406	651	838	1087	218	323	400	501	154	218	263	321	115	155	183	218
22 YEARS. . .	5642	402	635	810	1043	220	322	396	492	157	220	264	320	118	158	186	220
23 YEARS. . .	6136	397	619	783	1000	221	320	391	483	160	221	264	319	121	161	188	221
24 YEARS. . .	6609	392	602	756	957	222	318	386	473	162	222	264	316	124	163	190	222
25 YEARS. . .	7064	386	585	729	916	223	315	381	463	164	223	263	314	126	165	191	223
26 YEARS. . .	7498	380	567	702	876	223	312	374	453	166	223	262	310	128	166	192	223
27 YEARS. . .	7914	373	550	676	836	223	309	368	442	167	223	260	307	130	167	192	222
28 YEARS. . .	8309	366	532	649	798	222	304	361	431	168	222	258	302	131	158	192	221
29 YEARS. . .	8686	358	515	624	761	221	300	353	419	168	220	255	298	132	168	192	220
30 YEARS. . .	9043	351	497	598	725	219	295	345	408	168	219	252	293	133	168	191	218
31 YEARS. . .	9380	342	479	573	689	217	289	337	396	168	217	249	287	134	168	190	216
32 YEARS. . .	9698	334	462	548	655	215	283	329	384	167	214	245	281	134	167	189	214
33 YEARS. . .	9996	325	444	524	622	212	277	320	371	166	211	241	275	134	166	187	211
34 YEARS. . .	10275	315	427	500	590	209	271	311	359	165	208	236	269	134	165	185	208
35 YEARS. . .	10534	306	409	477	558	205	264	302	346	163	205	231	262	133	163	182	204
36 YEARS. . .	10774	296	392	454	528	202	257	292	334	161	201	226	255	132	162	180	200
37 YEARS. . .	10994	286	375	431	499	198	249	282	321	159	197	220	248	131	159	176	196
38 YEARS. . .	11195	276	358	409	470	193	242	272	308	157	192	215	240	130	157	173	192
39 YEARS. . .	11377	266	341	388	443	188	234	262	295	154	188	208	232	128	154	169	187
40 YEARS. . .	11539	256	324	367	416	183	226	252	282	151	183	202	224	127	151	165	182
41 YEARS. . .	11681	245	308	346	391	178	218	242	269	148	177	195	216	124	147	161	177
42 YEARS. . .	11804	235	291	326	366	173	209	231	257	144	172	189	208	122	144	157	171
43 YEARS. . .	11907	224	276	307	342	167	201	221	244	140	166	182	199	119	140	152	165
44 YEARS. . .	11991	214	260	288	319	161	192	210	231	136	160	174	190	117	136	147	159
45 YEARS. . .	12056	203	244	269	297	155	183	200	218	132	154	167	182	114	131	142	153
46 YEARS. . .	12101	192	229	251	275	148	174	189	206	127	148	160	173	110	127	136	147
47 YEARS. . .	12126	181	214	234	255	142	165	179	194	122	141	152	164	107	122	131	140
48 YEARS. . .	12132	171	200	216	235	135	156	166	181	117	134	144	155	103	117	125	134
49 YEARS. . .	12119	160	185	200	216	128	147	157	169	112	127	136	146	99	112	119	127
50 YEARS. . .	12086	149	171	184	198	121	138	147	157	106	120	128	136	94	106	113	120
51 YEARS. . .	12033	139	158	169	180	114	128	137	145	101	113	120	127	90	100	106	112
52 YEARS. . .	11961	128	144	154	163	106	119	126	134	95	106	112	118	85	95	100	105
53 YEARS. . .	11870	118	131	139	147	99	110	116	122	89	98	103	109	80	88	93	98
54 YEARS. . .	11759	107	119	125	132	91	101	106	111	83	91	95	100	75	82	86	90
55 YEARS. . .	11628	97	106	112	117	84	91	96	100	76	83	87	91	70	76	79	82
56 YEARS. . .	11478	87	95	99	103	76	82	86	89	70	75	78	81	64	69	72	75
57 YEARS. . .	11309	77	83	86	89	68	73	76	79	63	67	70	72	58	62	65	67
58 YEARS. . .	11120	67	72	74	76	60	64	66	68	56	59	61	63	52	56	57	59
59 YEARS. . .	10912	57	60	62	64	52	55	56	58	49	51	53	54	46	48	50	51
60 YEARS. . .	10684	47	50	51	52	44	46	47	48	41	43	44	45	39	41	42	43
61 YEARS. . .	10436	38	39	40	41	35	37	37	38	34	35	36	36	32	33	34	35
62 YEARS. . .	10169	28	29	30	30	27	28	28	28	26	26	27	27	25	26	26	26
63 YEARS. . .	9843	19	19	19	20	18	18	19	19	18	18	18	18	17	17	18	18
64 YEARS. . .	9577	9	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9

Table 9. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1972, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	1649	474	818	1090	1465	229	364	467	605	152	229	287	362	106	153	187	230
19 YEARS. . .	2445	473	801	1058	1410	234	367	466	599	158	235	291	365	112	159	193	235
20 YEARS. . .	3217	472	785	1027	1356	239	369	465	592	164	240	295	367	118	165	198	240
21 YEARS. . .	3964	470	768	996	1304	244	370	463	585	169	244	298	368	123	170	203	245
22 YEARS. . .	4686	467	751	966	1253	248	370	460	576	174	248	301	368	128	175	207	248
23 YEARS. . .	5383	463	733	935	1203	251	370	456	568	178	251	303	368	133	179	211	252
24 YEARS. . .	6055	459	715	905	1154	254	369	452	558	182	254	304	367	137	183	215	254
25 YEARS. . .	6702	454	697	874	1106	256	368	447	548	186	256	305	366	141	187	218	256
26 YEARS. . .	7324	448	678	844	1059	257	366	441	537	189	257	305	363	144	190	220	257
27 YEARS. . .	7921	442	659	814	1013	258	363	435	526	191	258	304	360	147	192	222	258
28 YEARS. . .	8494	435	639	784	968	259	359	428	514	193	259	303	357	150	194	223	258
29 YEARS. . .	9041	427	619	754	925	259	355	421	502	195	258	301	353	152	195	224	258
30 YEARS. . .	9564	419	600	725	882	258	350	413	489	196	258	298	348	154	196	224	257
31 YEARS. . .	10061	410	580	696	841	257	345	404	476	197	256	295	343	156	197	224	256
32 YEARS. . .	10534	401	560	667	800	255	339	395	463	197	254	292	337	157	197	223	254
33 YEARS. . .	10982	391	539	639	761	252	333	386	449	197	252	288	331	158	197	222	251
34 YEARS. . .	11404	381	519	611	723	250	326	376	435	196	249	283	324	158	196	220	249
35 YEARS. . .	11802	371	499	584	685	246	319	365	421	195	246	278	317	158	195	218	245
36 YEARS. . .	12175	360	479	556	649	243	311	355	407	193	242	273	309	158	193	216	241
37 YEARS. . .	12523	349	459	530	614	239	303	344	392	191	238	267	301	157	192	213	237
38 YEARS. . .	12846	338	439	504	580	234	295	333	377	189	233	261	292	156	189	209	233
39 YEARS. . .	13145	326	419	478	546	229	286	321	362	186	228	254	284	155	186	206	227
40 YEARS. . .	13418	314	400	453	516	224	277	309	347	183	223	247	275	153	183	201	222
41 YEARS. . .	13666	302	380	429	485	218	267	298	332	180	217	240	265	151	180	197	216
42 YEARS. . .	13870	290	361	405	455	212	258	285	317	176	211	232	256	149	176	192	210
43 YEARS. . .	14088	277	342	381	426	205	248	273	302	172	205	224	246	146	172	187	204
44 YEARS. . .	14262	265	323	358	396	199	238	261	287	167	198	216	236	143	167	181	197
45 YEARS. . .	14410	252	304	336	371	192	227	248	272	163	191	207	225	140	162	175	190
46 YEARS. . .	14534	239	286	314	345	184	217	236	257	157	183	198	215	136	157	169	182
47 YEARS. . .	14633	226	268	293	320	176	206	223	242	152	176	189	204	132	151	162	175
48 YEARS. . .	14707	213	250	272	295	168	195	210	227	146	168	180	193	128	146	156	167
49 YEARS. . .	14756	201	233	252	272	160	184	198	212	140	159	170	183	123	139	149	158
50 YEARS. . .	14780	188	216	232	250	152	173	185	198	133	151	161	171	118	133	141	150
51 YEARS. . .	14779	175	199	213	226	143	162	172	183	127	142	151	160	113	126	133	141
52 YEARS. . .	14753	162	183	194	207	134	150	159	169	120	133	141	149	107	119	126	133
53 YEARS. . .	14702	149	167	177	187	125	139	147	155	112	124	131	138	101	112	117	124
54 YEARS. . .	14627	136	151	159	168	116	128	134	141	105	115	121	127	95	104	109	114
55 YEARS. . .	14526	124	136	142	149	106	116	122	127	97	106	110	115	89	96	101	105
56 YEARS. . .	14401	111	121	126	132	97	105	109	114	89	96	100	104	82	88	92	95
57 YEARS. . .	14250	98	106	110	114	87	93	97	101	80	86	89	93	75	80	83	86
58 YEARS. . .	14075	86	92	95	98	77	82	85	87	72	76	79	81	67	71	73	76
59 YEARS. . .	13875	74	78	80	82	67	70	72	74	63	66	68	70	59	62	64	66
60 YEARS. . .	13650	61	64	66	67	56	59	60	62	53	56	57	58	51	53	54	55
61 YEARS. . .	13400	49	51	52	53	46	47	48	49	44	45	46	47	42	43	44	45
62 YEARS. . .	13124	37	38	38	39	35	36	36	37	33	34	35	35	32	33	34	34
63 YEARS. . .	12825	25	25	25	25	23	24	24	24	23	23	23	24	22	23	23	23
64 YEARS. . .	12500	12	12	12	13	12	12	12	12	12	12	12	12	11	12	12	12
4 YEARS OR MORE																	
18 YEARS. . .	2081	648	1121	1495	2012	311	497	639	829	206	312	391	495	144	206	254	313
19 YEARS. . .	3173	647	1099	1452	1937	319	501	638	820	215	320	397	498	152	216	262	321
20 YEARS. . .	4231	645	1076	1410	1863	326	504	636	811	223	327	403	501	160	224	270	328
21 YEARS. . .	5255	643	1053	1368	1791	333	506	633	801	230	333	407	503	167	232	277	334
22 YEARS. . .	6246	639	1030	1326	1721	338	507	629	790	237	339	411	504	174	238	283	339
23 YEARS. . .	7203	634	1006	1284	1653	343	508	625	778	243	343	414	504	180	244	288	343
24 YEARS. . .	8126	628	981	1242	1586	347	508	619	765	248	347	416	503	186	250	293	347
25 YEARS. . .	9016	622	956	1201	1520	350	504	612	751	253	350	417	501	192	255	297	350
26 YEARS. . .	9872	614	930	1159	1456	352	501	605	737	258	352	417	498	196	259	300	352
27 YEARS. . .	10694	605	904	1118	1393	353	497	596	722	261	353	416	494	201	262	303	353
28 YEARS. . .	11482	596	877	1077	1331	354	492	587	706	264	354	414	489	204	265	305	353
29 YEARS. . .	12237	585	851	1037	1272	354	486	577	689	266	354	412	483	208	267	306	353
30 YEARS. . .	12958	574	824	996	1213	353	480	566	672	268	353	409	477	210	269	307	352
31 YEARS. . .	13645	563	796	957	1156	351	473	554	654	269	351	405	470	213	270	306	350
32 YEARS. . .	14299	550	769	917	1101	349	465	542	636	269	348	400	462	214	270	305	348
33 YEARS. . .	14919	537	741	879	1047	346	457	529	617	269	345	395	454	216	270	304	345
34 YEARS. . .	15505	524	714	840	995	342	447	516	598	268	342	389	444	216	269	302	341
35 YEARS. . .	16058	509	686	803	944	338	438	502	579	267	337	382	435	217	267	299	336
36 YEARS. . .	16577	495	659	766	894	333	427	488	559	265	332	375	424	216	265	296	331
37 YEARS. . .	17062	480	632	729	846	328	416	473	539	263	327	367	413	215	263	292	326
38 YEARS. . .	17514	464	604	694	800	321	405	457	519	260	320	358	402	214	260	287	319
39 YEARS. . .	17931	448	577	659	754	315	393	442	498	256	314	349	390	213	256	282	313
40 YEARS. . .	18316	432	550	624	711	308	381	426	478	252	306	340	378	210	252	277	305
41 YEARS. . .	18666	416	524	591	668	300	368	410	457	247	299	330	365	208	247	271	297
42 YEARS. . .	18983	399	497	558	627	291	355	393	437	242	290	319	352	205	242	264	289
43 YEARS. . .	19266	382	471	526	588	283	341	376	416	236	281	308	339	201	236	257	280
44 YEARS. . .	19515	365	445	494	549	274	327	359	396	230	272	297	325	197	230	249	271
45 YEARS. . .	19731	347	420	463	512	264	313	342	375	224	263	285	311	192	223	241	261
46 YEARS. . .	19913	330	395	433	476	254	299	325	354	217	252	273	296	187	216	233	251
47 YEARS. . .	20061	312	370	404	442	243	284	308	334	209	242	261	282	182	209	224	241
48 YEARS. . .	20175	295	346	375	408	232	269	290	314	201	231	248	267	176	201	215	230
49 YEARS. . .	20256	277	322	348	376	221	254	273	293	193	220	235	252	170	192	205	219
50 YEARS. . .	20303	259	298	321	345	210	239	255	273	184	208	222	237	163	183	195	207
51 YEARS. . .	20317	241	275	295	315	198	224	238	253	175	197	209	222	156	174	184	195
52 YEARS. . .	20296	224	253	269	286	186	208	221	234	165	184	195	206	148	165	174	183
53 YEARS. . .	20242	206	231	244	259	173	192	203	214	155	172	181	191	140	155	162	171
54 YEARS. . .	20155	189	209	220	232	160	177	186	195	145	159	167	175	132	144	151	158
55 YEARS. . .	20033	171	188	197	207	147	161	169	176	134	146	153	160	123	133	139	145
56 YEARS. . .	19878	154	167	175	182	134	145	151	158	123	133	138	144	113	122	127	132
57 YEARS. . .	19690	136	147	153	159	121	130	134	139	111	120	124	128	103	111	115	119
58 YEARS. . .	19467	119	127	132	136	107	114	117	121	99	106	109	113	93	99	102	105
59 YEARS. . .	19211	102	108	111	114	93	98	101	103	87	92	94	97	82	86	89	91
60 YEARS. . .	18921	85	89	91	94	78	82	84	86	74	78	79	81	70	73	75	77
61 YEARS. . .	18598	68	71	72	74	63	66	67	68	61	63	64	65	58	60	61	62
62 YEARS. . .	18240	51	53	53	54	48	50	50	51	45	48	49	49	45	46	47	47
63 YEARS. . .	17849	34	35	35	36	33	33	34	34	32	32	33	33	31	32	32	32
64 YEARS. . .	17425	17	17	17	17	17	17	17	17	16	16	17	17	16	16	16	16

Table 9. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1972, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	1559	609	1049	1398	1878	293	467	600	777	194	294	368	465	135	196	239	295
19 YEARS. . .	2657	608	1029	1358	1808	301	471	599	770	202	302	374	469	143	204	247	302
20 YEARS. . .	3720	607	1009	1319	1739	308	474	598	761	210	309	380	472	151	212	255	309
21 YEARS. . .	4746	605	987	1280	1672	314	476	596	752	218	315	384	474	158	219	261	315
22 YEARS. . .	5738	601	965	1241	1607	320	477	592	742	224	320	388	475	165	226	268	320
23 YEARS. . .	6694	597	943	1202	1543	324	478	588	731	230	324	391	475	171	232	273	325
24 YEARS. . .	7615	591	920	1163	1481	328	477	583	719	236	328	393	474	177	237	278	328
25 YEARS. . .	8500	585	896	1124	1419	331	475	577	706	240	331	394	472	182	241	282	331
26 YEARS. . .	9350	578	872	1085	1359	333	472	569	692	244	333	394	469	187	245	285	333
27 YEARS. . .	10165	570	848	1046	1301	334	468	561	678	248	334	393	466	191	249	287	334
28 YEARS. . .	10944	561	823	1008	1243	335	464	552	663	250	335	391	461	194	251	289	334
29 YEARS. . .	11688	551	797	970	1187	335	459	543	647	253	334	389	456	197	253	290	334
30 YEARS. . .	12396	540	772	932	1132	334	452	532	631	254	333	386	449	200	255	290	333
31 YEARS. . .	13069	529	746	894	1079	332	446	521	614	255	332	382	443	202	255	290	331
32 YEARS. . .	13706	517	720	857	1027	330	438	510	596	255	329	377	435	204	256	289	329
33 YEARS. . .	14308	505	694	821	976	327	430	497	579	255	326	372	427	205	255	287	325
34 YEARS. . .	14875	492	668	785	927	323	421	484	560	254	322	366	418	205	254	285	321
35 YEARS. . .	15406	478	642	749	879	319	411	471	542	252	318	359	408	205	253	282	317
36 YEARS. . .	15902	464	616	714	833	314	401	457	523	250	313	352	398	205	250	279	312
37 YEARS. . .	16362	449	590	680	787	308	391	443	504	248	307	344	388	204	248	275	306
38 YEARS. . .	16787	434	564	646	744	302	380	428	485	245	301	336	377	202	245	270	300
39 YEARS. . .	17177	419	538	613	701	295	368	413	465	241	295	327	365	201	241	265	293
40 YEARS. . .	17531	404	513	581	660	288	356	398	446	237	287	318	353	198	237	260	286
41 YEARS. . .	17850	388	487	549	620	281	344	382	426	232	280	308	341	195	232	254	279
42 YEARS. . .	18134	372	462	518	581	273	331	366	407	227	272	298	328	192	227	247	270
43 YEARS. . .	18382	356	438	487	544	264	318	350	387	221	263	288	316	189	221	240	262
44 YEARS. . .	18594	339	413	458	508	255	305	334	367	215	254	277	302	184	215	233	253
45 YEARS. . .	18771	322	389	429	473	246	291	318	348	209	245	265	289	180	208	225	243
46 YEARS. . .	18913	306	365	400	439	236	277	301	328	202	235	254	275	175	201	217	234
47 YEARS. . .	19019	289	342	373	407	226	263	285	309	195	225	242	261	169	194	208	223
48 YEARS. . .	19090	272	319	346	376	215	249	268	289	187	214	230	247	164	186	199	213
49 YEARS. . .	19125	255	296	320	346	204	235	252	270	179	203	217	233	157	178	190	202
50 YEARS. . .	19126	239	274	295	317	193	220	235	251	170	192	205	218	151	169	180	191
51 YEARS. . .	19091	222	253	270	289	182	205	219	233	161	181	192	204	144	161	170	180
52 YEARS. . .	19020	205	231	246	262	170	191	202	214	152	169	179	189	137	151	160	168
53 YEARS. . .	18914	189	211	223	236	159	176	186	196	142	158	166	175	129	142	149	157
54 YEARS. . .	18773	172	191	201	212	147	161	170	178	133	146	153	160	121	132	138	145
55 YEARS. . .	18596	156	171	179	188	134	147	153	161	122	133	139	145	112	122	127	132
56 YEARS. . .	18383	140	152	158	165	122	132	138	143	112	121	126	131	103	111	116	120
57 YEARS. . .	18136	124	133	138	144	109	117	122	126	101	108	112	116	94	100	104	108
58 YEARS. . .	17852	108	115	119	123	96	103	106	110	90	96	99	102	84	89	92	95
59 YEARS. . .	17534	92	97	100	103	83	88	91	93	78	83	85	87	74	78	80	82
60 YEARS. . .	17180	76	80	82	84	70	73	75	77	66	70	71	73	63	66	67	69
61 YEARS. . .	16791	61	63	64	66	57	59	60	61	54	56	57	58	52	54	55	56
62 YEARS. . .	16366	46	47	48	48	43	44	45	46	41	43	43	44	40	41	42	42
63 YEARS. . .	15906	30	31	31	32	29	30	30	30	28	29	29	29	27	28	28	29
64 YEARS. . .	15410	15	15	15	15	15	15	15	15	14	15	15	15	14	14	14	14
5 YEARS OR MORE																	
18 YEARS. . .	4112	705	1216	1623	2186	342	542	695	900	228	343	427	539	161	230	280	344
19 YEARS. . .	5082	702	1191	1575	2102	349	544	692	889	236	349	432	541	169	238	287	350
20 YEARS. . .	6025	699	1165	1527	2020	355	546	688	878	243	355	437	543	176	245	294	356
21 YEARS. . .	6940	694	1139	1480	1941	360	546	684	865	250	361	440	543	183	252	300	361
22 YEARS. . .	7828	689	1112	1433	1864	365	546	679	852	256	365	443	543	189	258	305	366
23 YEARS. . .	8688	682	1085	1387	1789	369	545	672	838	262	369	445	542	195	263	310	369
24 YEARS. . .	9521	675	1057	1341	1715	372	543	665	823	267	372	446	540	200	268	315	372
25 YEARS. . .	10326	667	1030	1296	1644	374	540	657	808	271	375	446	537	205	272	318	375
26 YEARS. . .	11104	658	1001	1250	1574	376	536	649	792	275	376	446	533	210	276	321	376
27 YEARS. . .	11854	649	973	1206	1505	377	531	639	775	278	377	444	528	214	279	323	377
28 YEARS. . .	12577	638	944	1161	1439	377	526	629	757	281	377	442	523	217	282	325	377
29 YEARS. . .	13273	627	915	1117	1374	377	520	617	739	283	377	439	516	220	284	326	376
30 YEARS. . .	13941	615	885	1074	1311	376	513	606	720	284	375	436	509	223	285	326	375
31 YEARS. . .	14581	602	856	1031	1249	374	505	593	701	285	373	431	502	225	286	325	373
32 YEARS. . .	15194	589	827	989	1190	371	497	580	682	286	371	426	493	227	286	324	370
33 YEARS. . .	15779	575	797	947	1132	368	488	567	662	285	367	421	484	228	286	323	367
34 YEARS. . .	16337	561	768	906	1075	364	478	552	642	285	364	414	475	229	285	321	363
35 YEARS. . .	16868	546	739	866	1021	360	468	538	621	283	359	407	465	229	284	318	358
36 YEARS. . .	17371	530	710	827	968	355	457	523	600	281	354	400	454	229	282	315	353
37 YEARS. . .	17846	515	681	788	916	349	446	507	579	279	348	392	443	228	279	311	347
38 YEARS. . .	18295	498	652	750	866	343	434	491	558	276	342	383	431	227	276	306	341
39 YEARS. . .	18715	482	623	713	818	336	422	475	537	273	335	374	419	226	272	301	334
40 YEARS. . .	19108	465	595	676	771	329	409	458	515	269	328	364	406	224	268	296	327
41 YEARS. . .	19474	448	567	640	726	321	396	441	494	264	320	354	393	221	264	290	319
42 YEARS. . .	19812	431	539	606	682	313	382	424	472	259	312	343	379	218	259	283	310
43 YEARS. . .	20123	413	511	571	640	304	368	407	451	253	303	332	365	215	253	276	301
44 YEARS. . .	20406	395	484	538	599	295	354	389	429	247	293	321	351	211	247	268	292
45 YEARS. . .	20661	377	457	505	559	285	339	371	407	241	284	309	337	207	240	260	282
46 YEARS. . .	20890	359	431	473	521	275	324	353	386	234	273	296	322	202	233	252	272
47 YEARS. . .	21090	340	405	442	484	264	309	335	364	226	263	284	307	197	226	243	261
48 YEARS. . .	21264	322	379	412	448	253	294	317	343	218	252	270	291	191	218	233	250
49 YEARS. . .	21409	303	353	382	414	241	278	299	322	210	240	257	276	185	209	223	239
50 YEARS. . .	21528	285	328	353	381	229	262	280	301	201	228	243	260	178	200	213	227
51 YEARS. . .	21618	266	304	325	349	217	246	262	279	192	216	229	244	171	191	202	215
52 YEARS. . .	21682	247	280	298	318	204	230	244	259	182	203	215	228	163	181	191	202
53 YEARS. . .	21718	229	256	272	288	191	213	225	238	172	190	200	211	155	171	180	189
54 YEARS. . .	21726	210	233	246	259	178	197	207	217	161	177	186	195	146	160	168	176
55 YEARS. . .	21707	191	210	221	231	164	180	188	197	149	163	170	178	136	149	155	162
56 YEARS. . .	21660	172	188	196	205	150	163	170	177	138	149	155	161	127	137	142	148
57 YEARS. . .	21586	154	166	172	179	135	146	151	157	125	134	139	144	116	124	129	133
58 YEARS. . .	21485	135	144	149	154	120	129	133	137	112	120	123	127	105	111	115	119
59 YEARS. . .	21356	116	123	126	130	105	111	114	117	99	104	107	110	93	98	101	103
60 YEARS. . .	21199	97	102	104	107	89	93	96	98	84	88	90	93	80	84	86	88
61 YEARS. . .	21015	78	81	83	84	73	75	77	78	69	72	73	75	66	69	70	71
62 YEARS. . .	20804	59	61	62	62	56	57	58	59	54	55	56	57	52	53	54	55
63 YEARS. . .	20565	40	40	41	41	38	39	39	39	37	38	38	38	36	36	37	37
64 YEARS. . .	20298	20	20	20	20	19	20	20	20	19	19	19	19	19	19	19	19

Table 10. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1971, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	2391	225	373	489	647	116	177	222	282	81	116	142	176	59	81	97	116
19 YEARS. . .	2676	223	364	473	621	117	176	220	277	83	118	143	175	61	83	98	118
20 YEARS. . .	2950	221	355	458	596	119	176	218	272	84	119	143	175	63	85	100	119
21 YEARS. . .	3214	218	346	442	571	119	175	215	268	86	119	143	174	64	86	101	120
22 YEARS. . .	3467	216	337	427	547	120	174	212	262	87	120	143	173	66	87	102	120
23 YEARS. . .	3709	213	327	412	524	120	172	210	257	88	120	143	171	67	88	103	120
24 YEARS. . .	3941	209	318	398	501	121	171	206	252	89	121	142	170	68	89	103	121
25 YEARS. . .	4163	206	309	383	479	121	169	203	246	90	121	142	168	69	90	104	120
26 YEARS. . .	4374	202	299	369	458	120	167	199	240	90	120	141	166	70	90	104	120
27 YEARS. . .	4575	198	289	354	437	120	165	195	234	90	120	139	163	71	91	104	120
28 YEARS. . .	4765	194	280	340	416	119	162	191	227	91	119	138	161	71	91	103	119
29 YEARS. . .	4945	190	270	326	396	118	159	187	221	90	118	136	158	72	91	103	118
30 YEARS. . .	5114	185	261	312	377	117	156	182	215	90	117	134	155	72	90	102	117
31 YEARS. . .	5273	180	251	299	358	116	153	178	208	90	115	132	152	72	90	101	115
32 YEARS. . .	5421	175	241	286	340	114	150	173	201	89	114	130	149	72	89	100	114
33 YEARS. . .	5559	170	232	273	323	112	146	168	194	89	112	127	145	72	89	99	112
34 YEARS. . .	5687	165	222	260	305	110	142	163	188	88	110	124	141	71	88	98	110
35 YEARS. . .	5804	160	213	247	289	108	138	158	181	87	108	122	137	71	87	96	108
36 YEARS. . .	5910	155	204	235	273	106	134	152	174	85	106	119	133	70	85	95	105
37 YEARS. . .	6006	149	194	223	257	104	130	147	167	84	103	115	129	70	84	93	103
38 YEARS. . .	6092	144	185	211	242	101	126	142	160	82	101	112	125	69	82	91	100
39 YEARS. . .	6167	138	176	200	228	98	122	136	153	81	98	109	121	68	81	89	98
40 YEARS. . .	6231	133	167	189	214	96	117	131	146	79	95	105	116	66	79	86	95
41 YEARS. . .	6285	127	158	178	200	93	113	125	139	77	92	101	112	65	77	84	92
42 YEARS. . .	6329	121	150	167	188	90	108	119	132	75	89	98	107	64	75	81	89
43 YEARS. . .	6362	115	141	157	175	86	104	114	125	73	86	94	103	62	73	79	86
44 YEARS. . .	6385	110	133	147	163	83	99	108	119	70	83	90	98	60	70	76	82
45 YEARS. . .	6397	104	125	137	151	80	94	102	112	68	79	86	93	59	68	73	79
46 YEARS. . .	6399	98	117	128	140	76	89	97	105	65	76	82	88	57	65	70	75
47 YEARS. . .	6390	93	109	119	129	73	84	91	99	63	72	78	84	55	63	67	72
48 YEARS. . .	6371	87	101	110	119	69	80	86	92	60	69	73	79	53	60	64	68
49 YEARS. . .	6341	81	94	101	109	65	75	80	86	57	65	69	74	50	57	61	65
50 YEARS. . .	6301	76	87	93	100	61	70	74	80	54	61	65	69	48	54	57	61
51 YEARS. . .	6250	70	80	85	91	58	65	69	73	51	57	61	64	46	51	54	57
52 YEARS. . .	6189	65	73	77	82	54	60	64	67	48	53	56	60	43	48	50	53
53 YEARS. . .	6118	59	66	70	74	50	55	58	61	45	50	52	55	41	45	47	49
54 YEARS. . .	6035	54	60	63	66	46	50	53	56	42	46	48	50	38	41	43	45
55 YEARS. . .	5943	49	53	56	58	42	46	48	50	38	42	43	45	35	38	40	41
56 YEARS. . .	5840	43	47	49	51	38	41	43	44	35	38	39	41	32	35	36	37
57 YEARS. . .	5726	38	41	43	44	34	36	38	39	31	34	35	36	29	31	32	33
58 YEARS. . .	5602	33	35	37	38	30	32	33	34	28	29	30	31	26	28	28	29
59 YEARS. . .	5468	28	30	31	32	26	27	28	29	24	25	26	27	23	24	25	25
60 YEARS. . .	5323	23	24	25	26	21	22	23	24	20	21	22	22	19	20	21	21
61 YEARS. . .	5168	19	19	20	20	17	18	18	19	17	17	17	18	16	16	17	17
62 YEARS. . .	5002	14	14	14	15	13	13	14	14	13	13	13	13	12	12	13	13
63 YEARS. . .	4826	9	9	9	10	9	9	9	9	9	9	9	9	8	8	9	9
64 YEARS. . .	4639	5	5	5	5	4	4	4	5	4	4	4	4	4	4	4	4
8 YEARS																	
18 YEARS. . .	2217	284	476	626	833	143	221	279	357	98	144	177	220	71	99	119	144
19 YEARS. . .	2636	282	465	607	800	146	221	278	352	101	146	178	220	74	102	121	146
20 YEARS. . .	3040	280	454	588	768	148	221	276	347	104	148	180	220	76	104	124	148
21 YEARS. . .	3430	277	443	569	737	149	221	273	341	106	150	180	220	79	107	126	150
22 YEARS. . .	3804	275	432	551	707	151	220	271	335	108	151	181	219	81	109	128	151
23 YEARS. . .	4164	271	421	532	678	152	219	267	329	110	152	181	218	83	111	129	152
24 YEARS. . .	4509	268	410	514	649	153	218	264	323	112	153	181	217	85	112	130	153
25 YEARS. . .	4839	264	398	495	621	153	216	260	316	113	153	180	215	87	113	131	153
26 YEARS. . .	5154	260	386	477	594	153	214	256	309	114	153	180	212	88	114	132	153
27 YEARS. . .	5455	255	374	459	567	153	211	251	302	115	153	178	210	90	115	132	153
28 YEARS. . .	5740	250	362	441	541	152	208	246	294	115	152	177	207	91	116	132	152
29 YEARS. . .	6011	245	350	424	516	152	205	241	286	116	151	175	204	91	116	132	151
30 YEARS. . .	6267	239	338	406	491	150	202	236	278	116	150	173	200	92	116	131	150
31 YEARS. . .	6508	234	326	389	467	149	198	230	270	115	149	170	196	92	116	131	148
32 YEARS. . .	6734	228	314	372	444	147	194	224	261	115	147	168	192	92	115	130	147
33 YEARS. . .	6945	221	302	355	421	145	189	218	253	114	145	165	188	92	114	128	145
34 YEARS. . .	7142	215	290	339	399	143	185	212	244	113	143	161	184	92	113	127	142
35 YEARS. . .	7323	208	278	323	378	141	180	205	235	112	140	158	179	92	112	125	140
36 YEARS. . .	7490	202	266	307	357	138	175	199	227	111	137	154	174	91	111	123	137
37 YEARS. . .	7642	195	254	292	337	135	170	192	218	109	134	150	169	90	109	121	134
38 YEARS. . .	7778	188	242	277	318	132	165	185	209	107	131	146	163	89	107	118	131
39 YEARS. . .	7901	181	231	262	299	128	159	178	200	105	128	142	158	88	105	116	127
40 YEARS. . .	8008	173	219	248	281	125	153	171	191	103	124	137	152	87	103	113	124
41 YEARS. . .	8100	166	208	233	263	121	148	164	182	101	121	133	147	85	100	110	120
42 YEARS. . .	8178	159	197	220	246	117	142	157	173	98	117	128	141	83	98	107	116
43 YEARS. . .	8240	151	186	206	230	113	136	149	165	95	113	123	135	81	95	103	112
44 YEARS. . .	8288	144	175	193	214	108	130	142	156	92	108	118	129	79	92	100	108
45 YEARS. . .	8321	137	164	181	199	105	124	135	147	89	104	113	123	77	89	96	104
46 YEARS. . .	8339	129	154	168	185	100	117	127	138	86	100	108	116	75	86	92	99
47 YEARS. . .	8343	122	144	156	170	96	111	120	130	82	95	102	110	72	82	88	94
48 YEARS. . .	8331	114	134	145	157	91	105	113	121	79	90	97	104	69	79	84	90
49 YEARS. . .	8304	107	124	133	144	86	98	105	113	75	85	91	98	66	75	80	85
50 YEARS. . .	8263	100	114	123	132	81	92	98	105	71	81	86	91	63	71	75	80
51 YEARS. . .	8207	92	105	112	120	76	86	91	97	67	76	80	85	60	67	71	75
52 YEARS. . .	8136	85	96	102	108	71	79	84	89	63	70	74	79	57	63	66	70
53 YEARS. . .	8050	78	87	92	97	66	73	77	81	59	65	69	72	54	59	62	65
54 YEARS. . .	7949	71	79	83	87	61	67	70	73	55	60	63	66	50	55	57	60
55 YEARS. . .	7834	64	70	74	77	55	60	63	66	50	55	57	60	46	50	52	55
56 YEARS. . .	7703	57	62	65	68	50	54	56	59	46	50	52	54	42	46	47	49
57 YEARS. . .	7558	50	54	56	59	45	48	50	52	41	44	46	48	38	41	43	44
58 YEARS. . .	7398	44	47	48	50	39	42	43	45	37	39	40	41	34	36	37	39
59 YEARS. . .	7223	37	39	41	42	34	36	37	38	32	34	34	35	30	32	32	33
60 YEARS. . .	7033	31	32	33	34	28	30	30	31	27	28	29	29	26	27	27	28
61 YEARS. . .	6828	25	25	26	26	23	24	24	25	22	23	23	23	21	22	22	22
62 YEARS. . .	6609	18	19	19	19	17	18	18	18	17	17	17	18	16	16	17	17
63 YEARS. . .	6374	12	12	12	13	12	12	12	12	11	11	12	12	11	11	11	11
64 YEARS. . .	6125	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6

Table 10. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1971, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	1892	326	552	729	972	162	253	321	413	110	163	201	252	78	111	134	163
19 YEARS. . .	2423	325	540	707	935	166	254	320	408	114	166	204	253	82	115	137	166
20 YEARS. . .	2936	323	528	686	898	168	255	318	402	117	169	206	253	86	118	140	169
21 YEARS. . .	3430	321	516	664	863	171	255	316	396	120	171	207	253	89	121	143	171
22 YEARS. . .	3906	318	504	643	828	173	255	314	390	123	173	208	253	92	124	146	173
23 YEARS. . .	4363	315	491	622	794	175	254	310	383	126	175	209	252	95	126	148	175
24 YEARS. . .	4802	311	478	601	761	176	253	307	376	128	176	209	251	97	129	150	176
25 YEARS. . .	5223	307	465	580	729	177	251	303	369	130	177	209	249	99	130	151	177
26 YEARS. . .	5625	303	452	559	697	177	249	298	361	131	177	208	247	101	132	152	177
27 YEARS. . .	6009	298	438	538	666	177	246	293	352	133	177	207	244	103	133	153	177
28 YEARS. . .	6375	292	425	518	636	177	243	288	344	134	177	206	241	104	134	153	177
29 YEARS. . .	6722	286	411	498	607	176	240	282	335	134	176	204	238	106	135	153	176
30 YEARS. . .	7051	280	397	477	578	175	236	276	326	134	175	202	234	107	135	153	175
31 YEARS. . .	7362	274	383	456	550	174	232	270	317	134	174	199	230	107	135	152	173
32 YEARS. . .	7654	267	369	438	523	172	227	263	307	134	172	196	225	108	134	151	171
33 YEARS. . .	7927	260	355	419	496	170	222	256	297	133	170	193	221	108	134	150	169
34 YEARS. . .	8183	253	341	400	471	168	217	249	287	133	167	189	216	108	133	148	167
35 YEARS. . .	8420	245	327	381	446	165	212	242	277	131	165	185	210	107	131	146	164
36 YEARS. . .	8638	237	313	363	421	162	206	234	267	130	161	181	205	107	130	144	161
37 YEARS. . .	8838	230	300	345	398	159	200	226	257	128	158	177	199	106	128	142	158
38 YEARS. . .	9020	221	286	327	375	155	194	218	247	126	155	172	193	105	126	139	154
39 YEARS. . .	9184	213	272	310	353	151	188	210	236	124	151	167	186	103	124	136	150
40 YEARS. . .	9329	205	259	293	332	147	181	202	226	121	147	162	180	102	121	133	146
41 YEARS. . .	9455	196	246	276	311	143	174	194	215	119	142	157	173	100	119	129	142
42 YEARS. . .	9564	188	233	263	292	139	168	185	205	116	138	151	166	98	116	126	137
43 YEARS. . .	9654	179	220	244	272	134	161	177	195	113	133	146	159	96	112	122	133
44 YEARS. . .	9725	171	207	229	254	129	153	168	184	109	128	140	152	94	109	118	128
45 YEARS. . .	9778	162	195	214	236	124	146	159	174	106	123	134	145	91	105	114	123
46 YEARS. . .	9813	153	182	200	219	119	139	151	164	102	118	127	138	88	101	109	117
47 YEARS. . .	9830	144	170	185	202	113	132	142	154	98	113	121	131	85	97	104	112
48 YEARS. . .	9828	136	159	172	186	108	124	134	144	94	107	115	123	82	93	100	106
49 YEARS. . .	9807	127	147	159	171	102	117	125	134	89	101	108	116	79	89	95	101
50 YEARS. . .	9769	118	136	146	156	96	109	117	125	85	96	102	108	75	84	89	95
51 YEARS. . .	9712	110	125	133	142	90	102	108	115	80	90	95	101	72	80	84	89
52 YEARS. . .	9636	101	114	121	129	84	94	100	106	75	84	88	93	68	75	79	83
53 YEARS. . .	9542	93	104	110	116	78	87	91	96	70	78	82	86	64	70	73	77
54 YEARS. . .	9430	84	93	98	104	72	79	83	87	65	72	75	79	59	65	68	71
55 YEARS. . .	9299	76	84	88	92	66	72	75	78	60	65	68	71	55	60	62	65
56 YEARS. . .	9150	68	74	77	80	59	64	67	70	55	59	61	64	50	54	56	59
57 YEARS. . .	8983	60	65	67	70	53	57	59	61	49	53	55	57	46	49	51	52
58 YEARS. . .	8797	52	56	58	59	47	50	51	53	44	46	48	49	41	43	45	46
59 YEARS. . .	8593	44	47	48	50	40	43	44	45	38	40	41	42	36	38	39	40
60 YEARS. . .	8371	37	39	39	40	34	35	36	37	32	33	34	35	30	32	32	33
61 YEARS. . .	8130	29	30	31	31	27	28	29	29	26	27	27	28	25	26	26	27
62 YEARS. . .	7871	22	22	23	23	21	21	21	22	20	20	21	21	19	20	20	20
63 YEARS. . .	7593	14	15	15	15	14	14	14	14	13	14	14	14	13	13	13	14
64 YEARS. . .	7297	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
4 YEARS																	
18 YEARS. . .	2965	392	659	870	1158	197	305	386	494	134	197	243	303	97	135	163	198
19 YEARS. . .	3539	389	645	843	1113	200	305	384	487	138	201	245	304	101	139	166	201
20 YEARS. . .	4093	387	630	817	1069	203	306	381	480	142	203	247	304	105	143	170	204
21 YEARS. . .	4627	383	615	791	1026	206	305	378	473	146	206	249	303	108	146	173	206
22 YEARS. . .	5141	380	600	765	984	208	304	374	465	149	208	249	302	111	149	175	208
23 YEARS. . .	5635	375	584	739	943	209	303	370	456	151	209	250	301	114	152	177	209
24 YEARS. . .	6110	371	568	714	904	210	301	365	447	153	210	250	299	117	154	179	210
25 YEARS. . .	6564	365	552	688	865	211	298	360	438	155	211	249	297	119	156	181	211
26 YEARS. . .	6999	360	536	663	827	211	296	354	428	157	211	248	294	121	157	182	211
27 YEARS. . .	7414	353	520	638	790	211	292	348	418	158	211	246	290	123	159	182	211
28 YEARS. . .	7809	347	503	614	754	210	288	341	408	159	210	244	286	124	159	182	210
29 YEARS. . .	8184	339	487	589	718	209	284	334	397	159	209	242	282	126	160	182	209
30 YEARS. . .	8540	332	470	565	684	208	279	327	386	159	207	239	277	126	160	181	207
31 YEARS. . .	8875	324	453	542	651	206	274	319	375	159	206	236	272	127	160	180	205
32 YEARS. . .	9191	316	437	518	619	204	269	311	363	159	203	232	267	127	159	179	203
33 YEARS. . .	9487	307	420	495	587	201	263	303	351	158	201	228	261	127	158	177	200
34 YEARS. . .	9763	299	403	473	557	198	257	294	340	157	198	224	255	127	157	175	197
35 YEARS. . .	10019	290	387	450	527	195	250	285	328	155	194	219	248	127	155	173	194
36 YEARS. . .	10255	281	370	429	498	191	243	276	316	153	191	214	242	126	153	170	190
37 YEARS. . .	10471	271	354	407	471	187	236	267	303	151	187	209	235	125	151	167	186
38 YEARS. . .	10668	262	338	386	444	183	229	258	291	149	182	203	227	124	149	164	182
39 YEARS. . .	10845	252	322	366	418	179	221	248	279	146	178	197	220	122	146	161	177
40 YEARS. . .	11002	242	306	346	393	174	214	238	267	143	173	191	212	120	143	157	172
41 YEARS. . .	11139	232	290	327	368	169	206	229	254	140	168	185	204	118	140	153	167
42 YEARS. . .	11256	222	275	308	345	163	198	219	242	136	163	178	196	116	136	148	162
43 YEARS. . .	11353	212	260	289	322	158	190	209	230	133	157	172	188	113	132	144	156
44 YEARS. . .	11431	202	245	271	300	152	181	199	218	129	151	165	180	110	128	139	151
45 YEARS. . .	11488	191	230	253	279	146	173	188	206	124	145	158	171	107	124	134	145
46 YEARS. . .	11526	181	216	236	259	140	164	178	194	120	139	151	163	104	120	129	139
47 YEARS. . .	11544	171	202	220	240	134	156	168	182	115	133	143	154	101	115	123	132
48 YEARS. . .	11542	161	188	203	221	127	147	156	171	111	127	136	146	97	110	118	126
49 YEARS. . .	11521	150	174	188	203	121	138	148	159	105	120	128	137	93	105	112	119
50 YEARS. . .	11479	140	161	173	186	114	129	138	148	100	113	120	128	89	100	106	112
51 YEARS. . .	11418	130	148	158	169	107	121	126	136	95	106	113	120	85	94	100	106
52 YEARS. . .	11336	120	135	144	153	100	112	118	125	89	99	105	111	80	89	94	99
53 YEARS. . .	11235	110	123	130	136	93	103	109	115	83	92	97	102	75	83	87	92
54 YEARS. . .	11114	100	111	117	123	86	94	99	104	77	85	89	93	70	77	81	84
55 YEARS. . .	10973	91	99	104	109	78	85	89	93	71	78	81	85	65	71	74	77
56 YEARS. . .	10813	81	88	92	96	71	77	80	83	65	70	73	76	60	65	67	70
57 YEARS. . .	10632	72	77	80	83	63	68	71	73	59	63	65	67	54	58	60	62
58 YEARS. . .	10432	62	67	69	71	56	59	61	63	52	55	57	59	49	52	53	55
59 YEARS. . .	10211	53	56	58	59	48	51	52	54	45	48	49	50	43	45	46	47
60 YEARS. . .	9971	44	46	47	48	40	42	43	44	38	40	41	42	36	38	39	40
61 YEARS. . .	9711	35	36	37	38	33	34	35	35	31	32	33	34	30	31	32	32
62 YEARS. . .	9432	26	27	27	28	25	25	26	26	24	24	25	25	23	24	24	24
63 YEARS. . .	9132	17	18	18	18	17	17	17	17	16	16	17	17	16	16	16	16
64 YEARS. . .	8813	9	9	9	9	8	8	9	9	8	8	8	8	8	8	8	8

Table 10. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1971, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS): DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	1757	453	779	1038	1394	219	348	446	578	146	220	274	346	102	147	179	220
19 YEARS. . .	2507	452	764	1008	1341	224	350	445	571	152	225	279	349	108	153	185	226
20 YEARS. . .	3234	450	748	978	1290	229	352	444	565	157	230	282	350	113	158	190	230
21 YEARS. . .	3937	448	731	948	1240	233	353	441	557	162	234	285	351	118	163	194	234
22 YEARS. . .	4617	445	715	919	1191	237	354	439	549	167	237	287	352	123	168	199	237
23 YEARS. . .	5273	441	698	890	1143	240	353	435	541	171	240	289	351	127	172	202	240
24 YEARS. . .	5905	437	681	860	1097	242	352	431	532	174	243	290	350	131	175	205	243
25 YEARS. . .	6513	432	663	831	1051	244	351	426	522	178	244	291	349	135	178	208	244
26 YEARS. . .	7098	427	645	802	1006	246	348	420	511	180	246	290	346	138	181	210	246
27 YEARS. . .	7659	420	626	774	963	247	346	414	501	183	246	290	343	141	183	212	246
28 YEARS. . .	8197	414	608	745	920	247	342	408	489	184	247	288	340	143	185	213	246
29 YEARS. . .	8711	406	589	717	878	246	338	400	478	186	246	286	336	145	186	213	246
30 YEARS. . .	9201	398	570	689	838	246	333	393	465	187	245	284	331	147	187	214	245
31 YEARS. . .	9667	390	551	661	798	244	328	384	453	187	244	281	326	148	188	213	244
32 YEARS. . .	10110	381	532	634	760	243	323	376	440	187	242	278	320	149	188	212	242
33 YEARS. . .	10529	372	512	607	722	240	317	366	427	187	240	274	314	150	188	211	239
34 YEARS. . .	10925	362	493	580	686	238	310	357	413	187	237	269	308	151	187	210	236
35 YEARS. . .	11297	352	474	554	650	234	303	347	400	185	234	265	301	151	186	208	233
36 YEARS. . .	11645	342	455	528	616	231	296	337	386	184	230	259	294	150	184	205	230
37 YEARS. . .	11970	331	436	503	583	227	288	327	372	182	226	254	286	150	182	202	225
38 YEARS. . .	12270	321	417	478	551	222	280	316	358	180	222	248	278	149	180	199	221
39 YEARS. . .	12548	309	398	454	519	218	271	305	344	177	217	241	269	147	177	195	216
40 YEARS. . .	12801	298	379	430	489	212	263	294	329	174	212	235	261	146	174	191	211
41 YEARS. . .	13031	287	361	406	460	207	254	282	315	171	206	227	252	144	171	187	205
42 YEARS. . .	13237	275	342	384	431	201	245	271	301	167	200	220	243	141	167	182	199
43 YEARS. . .	13420	263	324	361	404	195	235	259	286	163	194	212	233	139	163	177	193
44 YEARS. . .	13578	251	306	339	377	188	225	247	272	159	188	205	224	136	159	172	187
45 YEARS. . .	13714	239	289	318	351	182	215	235	258	154	181	196	214	133	154	166	180
46 YEARS. . .	13825	227	271	297	327	175	205	223	243	149	174	188	204	129	149	160	173
47 YEARS. . .	13913	214	254	277	303	167	195	211	229	144	166	179	194	125	144	154	165
48 YEARS. . .	13977	202	237	257	280	160	185	199	215	138	159	170	183	121	138	147	158
49 YEARS. . .	14018	190	221	238	258	152	174	187	201	132	151	161	173	117	132	141	150
50 YEARS. . .	14035	178	204	220	236	144	164	175	187	126	143	152	162	112	126	134	142
51 YEARS. . .	14028	165	188	202	216	136	153	163	174	120	135	143	152	107	119	126	134
52 YEARS. . .	13997	153	173	184	196	127	142	151	160	113	126	133	141	102	113	119	125
53 YEARS. . .	13943	141	158	167	177	118	132	139	147	106	118	124	130	96	106	111	117
54 YEARS. . .	13865	129	143	150	159	110	121	127	133	99	109	114	120	90	99	103	108
55 YEARS. . .	13764	117	128	135	141	101	110	115	120	92	100	104	109	84	91	95	99
56 YEARS. . .	13639	105	114	119	124	91	99	103	108	84	91	94	98	77	83	87	90
57 YEARS. . .	13490	93	100	104	108	82	88	92	95	76	82	84	88	70	75	78	81
58 YEARS. . .	13317	81	87	90	93	73	77	80	83	68	72	74	77	63	67	69	72
59 YEARS. . .	13121	69	74	76	78	63	67	68	70	59	62	64	66	56	59	60	62
60 YEARS. . .	12902	58	61	62	64	53	56	57	58	50	53	54	55	48	50	51	52
61 YEARS. . .	12658	46	48	49	50	43	45	46	46	41	43	43	44	39	41	42	42
62 YEARS. . .	12391	35	36	36	37	33	34	34	35	32	32	33	33	30	31	32	32
63 YEARS. . .	12100	23	24	24	24	22	23	23	23	22	22	22	22	21	21	22	22
64 YEARS. . .	11786	12	12	12	12	11	11	11	11	11	11	11	11	11	11	11	11
4 YEARS OR MORE																	
18 YEARS. . .	1623	626	1086	1450	1954	299	480	617	802	197	300	377	477	137	199	244	301
19 YEARS. . .	2707	626	1065	1409	1881	307	484	617	794	206	308	383	481	145	208	252	309
20 YEARS. . .	3758	625	1044	1368	1809	315	487	615	786	214	315	389	484	153	216	260	316
21 YEARS. . .	4776	622	1022	1328	1740	321	489	613	776	221	322	393	486	160	223	267	322
22 YEARS. . .	5760	619	999	1287	1672	327	490	610	765	228	327	397	488	167	230	273	327
23 YEARS. . .	6711	615	976	1247	1606	331	490	606	755	234	332	400	488	174	236	279	332
24 YEARS. . .	7629	609	953	1207	1541	335	490	600	742	240	336	402	487	179	241	283	336
25 YEARS. . .	8513	603	928	1167	1476	339	488	594	729	245	339	404	485	185	246	288	339
26 YEARS. . .	9364	596	904	1127	1415	341	485	587	715	249	341	404	483	190	250	291	341
27 YEARS. . .	10182	587	878	1087	1355	343	482	579	701	253	342	403	479	194	254	294	342
28 YEARS. . .	10966	578	853	1047	1295	343	478	570	686	256	343	402	475	198	257	296	343
29 YEARS. . .	11717	569	827	1008	1237	343	472	560	670	258	343	400	469	201	259	297	343
30 YEARS. . .	12434	558	801	969	1180	343	466	550	653	260	342	397	463	204	261	297	342
31 YEARS. . .	13118	547	775	931	1125	341	460	539	636	261	341	393	457	206	262	297	340
32 YEARS. . .	13769	535	748	893	1072	339	452	527	618	261	339	389	449	208	262	297	338
33 YEARS. . .	14387	522	721	855	1019	336	444	515	600	261	336	384	441	209	262	295	335
34 YEARS. . .	14971	509	695	818	968	333	435	502	582	261	332	378	432	210	261	293	331
35 YEARS. . .	15522	496	668	782	919	329	426	488	563	260	328	371	423	210	260	291	327
36 YEARS. . .	16039	482	641	746	871	324	416	474	544	258	323	364	413	210	258	288	322
37 YEARS. . .	16523	467	615	710	824	319	405	460	525	255	318	357	402	210	256	284	317
38 YEARS. . .	16974	452	588	676	779	313	394	445	505	253	312	349	391	208	253	280	311
39 YEARS. . .	17391	437	562	642	735	306	383	430	485	249	305	340	380	207	249	275	304
40 YEARS. . .	17775	421	536	608	692	299	371	415	466	245	298	331	368	205	245	269	297
41 YEARS. . .	18126	405	510	576	651	292	358	399	446	241	291	321	356	202	241	264	290
42 YEARS. . .	18443	389	485	543	611	284	346	383	426	236	283	311	343	199	236	257	282
43 YEARS. . .	18727	372	459	512	573	275	332	367	406	230	274	300	330	196	230	250	273
44 YEARS. . .	18978	355	434	481	535	266	319	350	385	224	265	289	316	192	224	243	264
45 YEARS. . .	19195	339	409	452	499	257	305	334	365	218	256	278	303	187	218	235	255
46 YEARS. . .	19379	322	385	422	464	247	291	317	345	211	246	266	289	183	211	227	245
47 YEARS. . .	19530	304	361	394	430	237	277	300	325	204	236	254	275	177	203	218	235
48 YEARS. . .	19647	287	337	366	398	227	262	283	306	196	225	242	260	172	196	209	224
49 YEARS. . .	19731	270	314	339	367	216	248	266	286	188	214	229	246	166	187	200	213
50 YEARS. . .	19782	253	291	313	336	204	233	249	266	180	203	217	231	159	179	190	202
51 YEARS. . .	19799	235	269	287	307	193	218	232	247	171	192	203	216	152	170	180	190
52 YEARS. . .	19783	218	247	262	279	181	203	215	228	161	180	190	201	145	161	169	179
53 YEARS. . .	19733	201	225	238	252	169	188	198	209	151	168	177	186	137	151	158	167
54 YEARS. . .	19651	184	204	215	227	156	172	181	191	141	155	163	171	128	141	147	154
55 YEARS. . .	19535	167	183	192	202	144	157	164	172	131	143	149	156	120	130	136	142
56 YEARS. . .	19385	150	163	170	178	131	142	148	154	120	130	135	141	111	119	124	129
57 YEARS. . .	19202	133	144	149	155	118	126	131	136	109	117	121	125	101	108	112	116
58 YEARS. . .	18986	116	124	128	133	104	111	115	118	97	103	107	110	91	96	99	102
59 YEARS. . .	18736	100	105	109	112	90	95	98	101	85	90	92	95	80	84	87	89
60 YEARS. . .	18454	83	87	89	91	76	80	82	84	72	76	77	79	68	72	73	75
61 YEARS. . .	18137	66	69	70	72	62	64	65	67	59	61	62	64	56	59	60	61
62 YEARS. . .	17788	50	51	52	53	47	48	49	50	45	47	47	48	44	45	46	46
63 YEARS. . .	17405	33	34	34	35	32	33	33	33	31	32	32	32	30	31	31	31
64 YEARS. . .	16989	17	17	17	17	16	16	16	17	16	16	16	16	16	16	16	16

Table 10. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1971, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	1714	585	1006	1339	1797	283	450	576	746	188	284	355	448	131	189	231	285
19 YEARS. . .	2761	584	987	1301	1729	290	453	576	739	196	291	360	451	139	197	239	292
20 YEARS. . .	3773	583	966	1263	1664	297	456	574	730	203	297	365	454	146	205	246	298
21 YEARS. . .	4751	580	946	1225	1599	303	458	572	721	210	303	370	455	153	212	252	304
22 YEARS. . .	5695	577	925	1187	1537	308	459	569	711	216	308	373	456	159	218	258	308
23 YEARS. . .	6605	573	903	1150	1475	312	459	564	701	222	312	376	456	165	223	263	312
24 YEARS. . .	7481	567	881	1112	1415	315	458	559	689	227	316	377	455	171	228	267	316
25 YEARS. . .	8323	561	858	1075	1357	318	456	553	676	231	318	378	453	175	232	271	318
26 YEARS. . .	9131	554	835	1037	1299	320	453	546	663	235	320	378	450	180	236	274	320
27 YEARS. . .	9904	546	811	1000	1243	321	449	538	649	238	321	377	446	184	239	276	321
28 YEARS. . .	10643	537	787	963	1188	322	445	529	635	241	321	375	442	187	242	277	321
29 YEARS. . .	11349	528	762	927	1134	321	439	520	619	243	321	373	437	190	243	278	320
30 YEARS. . .	12020	517	738	890	1081	320	433	510	603	244	320	370	431	192	245	279	319
31 YEARS. . .	12657	506	713	854	1030	318	427	499	587	245	318	366	424	194	245	278	317
32 YEARS. . .	13260	495	688	819	980	316	419	488	570	245	315	361	416	195	245	277	315
33 YEARS. . .	13829	483	663	784	932	313	411	476	553	244	312	356	408	196	245	275	312
34 YEARS. . .	14363	470	638	749	885	309	403	463	536	243	309	350	400	197	244	273	308
35 YEARS. . .	14864	457	613	715	839	305	393	450	518	242	304	344	391	197	242	270	303
36 YEARS. . .	15330	443	588	682	794	300	384	437	500	240	299	337	381	196	240	267	298
37 YEARS. . .	15762	429	563	649	751	295	373	423	481	237	294	329	371	195	237	263	293
38 YEARS. . .	16161	415	538	616	709	289	363	409	463	234	288	321	360	194	234	259	287
39 YEARS. . .	16525	400	513	585	668	282	352	394	444	230	281	313	349	192	230	254	280
40 YEARS. . .	16855	385	489	554	629	276	340	380	425	226	274	304	337	190	226	248	273
41 YEARS. . .	17150	370	465	523	591	268	328	365	407	222	267	294	326	187	222	242	266
42 YEARS. . .	17412	355	441	493	554	260	316	349	388	217	259	285	313	184	217	236	258
43 YEARS. . .	17640	339	417	464	518	252	303	334	369	211	251	274	301	180	211	229	250
44 YEARS. . .	17833	323	393	436	484	243	290	318	350	205	242	264	288	176	205	222	241
45 YEARS. . .	17993	307	370	408	450	234	277	303	331	199	233	253	275	172	199	214	232
46 YEARS. . .	18118	291	348	381	418	225	264	287	312	192	224	242	262	167	192	207	223
47 YEARS. . .	18209	275	325	355	387	215	251	271	294	185	214	230	249	162	185	198	213
48 YEARS. . .	18266	259	303	329	357	205	237	255	275	178	204	219	235	156	177	189	203
49 YEARS. . .	18289	243	282	304	329	195	223	239	257	170	194	207	221	150	169	180	192
50 YEARS. . .	18277	227	261	280	301	184	209	224	239	162	183	195	208	144	161	171	182
51 YEARS. . .	18232	211	240	256	274	173	195	208	221	153	172	182	194	137	153	162	171
52 YEARS. . .	18153	195	220	234	249	162	181	192	204	145	161	170	180	130	144	152	160
53 YEARS. . .	18039	179	200	212	224	151	167	176	186	135	150	158	166	122	135	141	149
54 YEARS. . .	17891	163	181	191	201	139	153	161	169	126	138	145	152	115	125	131	137
55 YEARS. . .	17709	148	162	170	178	127	139	146	152	116	127	132	138	106	116	120	126
56 YEARS. . .	17493	132	144	150	157	116	125	130	136	106	115	119	124	98	106	110	114
57 YEARS. . .	17243	117	126	131	136	104	111	115	120	96	103	106	110	89	95	99	102
58 YEARS. . .	16959	102	109	113	116	91	97	100	104	85	91	93	96	80	85	87	90
59 YEARS. . .	16641	87	92	95	97	79	83	86	88	74	78	80	83	70	74	76	78
60 YEARS. . .	16288	72	76	78	79	66	70	71	73	63	66	67	69	60	62	64	65
61 YEARS. . .	15902	58	60	61	62	54	56	57	58	51	53	54	55	49	51	52	53
62 YEARS. . .	15481	43	44	45	46	41	42	42	43	39	40	41	41	38	39	39	40
63 YEARS. . .	15026	29	29	29	30	27	28	28	28	27	27	27	28	26	26	27	27
64 YEARS. . .	14537	14	14	15	15	14	14	14	14	14	14	14	14	13	13	14	14
5 YEARS OR MORE																	
18 YEARS. . .	1355	673	1177	1578	2133	318	513	663	866	207	319	401	511	143	209	257	320
19 YEARS. . .	2497	673	1155	1534	2054	326	518	663	858	217	327	409	515	152	219	267	328
20 YEARS. . .	3605	672	1132	1490	1977	334	522	662	849	226	335	415	519	160	226	275	336
21 YEARS. . .	4681	670	1108	1446	1901	342	524	660	839	234	342	420	522	168	236	283	343
22 YEARS. . .	5724	667	1085	1402	1828	348	526	657	828	241	348	425	523	176	243	290	349
23 YEARS. . .	6734	663	1060	1359	1756	353	527	653	816	248	354	429	524	183	250	296	354
24 YEARS. . .	7711	657	1035	1316	1686	358	527	648	804	255	358	431	524	189	256	302	359
25 YEARS. . .	8655	651	1009	1273	1617	362	525	641	790	260	362	433	522	195	262	307	362
26 YEARS. . .	9566	644	983	1230	1549	365	523	634	776	265	365	434	520	201	266	311	365
27 YEARS. . .	10444	635	956	1187	1483	367	520	626	760	269	367	434	517	206	271	314	367
28 YEARS. . .	11289	626	929	1144	1419	368	516	617	744	273	368	433	512	210	274	316	368
29 YEARS. . .	12102	616	901	1102	1356	369	510	607	728	276	369	431	507	214	277	318	368
30 YEARS. . .	12881	605	874	1060	1295	369	505	597	710	278	368	428	501	217	279	319	368
31 YEARS. . .	13627	594	846	1019	1235	368	498	585	692	280	367	425	495	220	281	320	367
32 YEARS. . .	14340	582	817	978	1177	366	490	573	674	281	365	420	487	223	282	319	365
33 YEARS. . .	15021	569	789	938	1120	363	482	560	655	281	363	415	479	224	282	319	362
34 YEARS. . .	15668	555	760	898	1065	360	473	547	635	281	359	410	470	226	281	317	359
35 YEARS. . .	16282	541	732	858	1011	356	463	533	616	280	355	403	460	226	281	315	355
36 YEARS. . .	16863	526	704	820	959	352	453	518	595	279	351	396	450	227	279	312	350
37 YEARS. . .	17412	511	675	782	909	346	442	503	575	277	345	389	439	226	277	308	344
38 YEARS. . .	17927	495	647	744	859	341	431	488	554	274	340	380	428	225	274	304	338
39 YEARS. . .	18410	479	619	707	812	334	419	472	533	271	333	371	416	224	271	299	332
40 YEARS. . .	18859	462	591	671	766	327	406	455	512	267	326	362	403	222	267	294	325
41 YEARS. . .	19276	445	563	636	721	319	393	439	491	263	318	352	390	220	263	288	317
42 YEARS. . .	19659	428	535	601	677	311	380	422	469	258	310	341	377	217	258	282	309
43 YEARS. . .	20010	411	508	567	635	303	366	405	448	252	301	330	363	214	252	275	300
44 YEARS. . .	20327	393	481	534	595	293	352	387	426	246	292	319	349	210	246	267	291
45 YEARS. . .	20612	375	454	502	555	284	337	369	405	240	282	307	335	206	239	259	281
46 YEARS. . .	20864	357	428	470	517	273	322	351	383	233	272	295	320	201	232	251	271
47 YEARS. . .	21082	338	402	439	480	263	307	333	362	225	261	282	305	196	225	242	260
48 YEARS. . .	21268	320	376	409	445	251	292	315	341	217	250	269	289	190	217	232	249
49 YEARS. . .	21421	301	351	379	410	240	276	297	319	209	239	255	274	184	208	222	237
50 YEARS. . .	21541	282	326	350	377	228	260	278	298	200	227	242	258	177	199	212	225
51 YEARS. . .	21627	264	301	322	345	216	244	260	277	190	214	228	242	169	190	201	213
52 YEARS. . .	21681	245	277	295	314	203	228	241	256	180	201	213	226	162	180	190	200
53 YEARS. . .	21702	226	253	269	285	190	211	223	235	170	188	198	209	153	169	178	187
54 YEARS. . .	21690	207	230	243	256	176	194	204	215	159	175	184	193	144	158	166	174
55 YEARS. . .	21645	189	208	218	228	162	178	186	195	148	161	168	176	135	147	153	160
56 YEARS. . .	21567	170	185	193	202	148	161	167	175	136	147	153	159	125	135	140	146
57 YEARS. . .	21456	151	163	170	176	134	144	149	155	123	133	137	142	114	123	127	132
58 YEARS. . .	21312	133	142	147	152	119	126	131	135	110	118	121	125	103	110	113	117
59 YEARS. . .	21135	114	121	124	128	103	109	112	115	97	102	105	108	91	96	99	102
60 YEARS. . .	20925	95	100	102	105	87	92	94	96	83	87	89	91	78	82	84	86
61 YEARS. . .	20682	76	79	81	83	71	74	75	77	68	71	72	73	65	67	69	70
62 YEARS. . .	20406	58	59	60	61	54	56	57	58	52	54	55	55	50	52	53	53
63 YEARS. . .	20097	39	39	40	40	37	38	38	38	36	37	37	37	35	36	36	36
64 YEARS. . .	19755	19	20	20	20	19	19	19	19	18	19	19	19	18	18	18	19

Table 11. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1970, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	2625	227	375	491	649	118	178	224	284	82	118	144	177	61	83	98	118
19 YEARS. . .	2893	225	366	475	623	119	178	221	279	84	119	144	177	62	84	100	119
20 YEARS. . .	3152	222	357	459	597	120	177	219	274	85	120	145	176	64	86	101	120
21 YEARS. . .	3401	220	347	444	572	121	176	216	269	87	121	145	175	65	87	102	121
22 YEARS. . .	3639	217	338	428	548	121	175	214	263	88	121	144	174	67	88	103	121
23 YEARS. . .	3868	214	328	413	525	121	173	210	258	89	121	144	172	68	89	104	121
24 YEARS. . .	4087	210	319	398	502	121	172	207	252	90	121	143	171	69	90	104	121
25 YEARS. . .	4296	207	309	383	480	121	170	204	246	90	121	142	169	70	91	104	121
26 YEARS. . .	4494	203	299	369	458	121	167	200	240	91	121	141	166	71	91	104	121
27 YEARS. . .	4683	199	290	354	437	120	165	196	234	91	120	140	164	71	91	104	120
28 YEARS. . .	4862	194	280	340	416	119	162	191	228	91	119	138	161	72	91	104	119
29 YEARS. . .	5031	190	270	326	396	118	159	187	221	91	118	136	158	72	91	103	118
30 YEARS. . .	5190	185	261	312	377	117	156	182	215	90	117	134	155	72	91	102	117
31 YEARS. . .	5339	180	251	299	358	116	153	176	208	90	115	132	152	72	90	102	115
32 YEARS. . .	5478	175	241	285	340	114	150	173	201	89	114	130	149	72	89	100	114
33 YEARS. . .	5607	170	232	272	322	112	146	168	194	89	112	127	145	72	89	99	112
34 YEARS. . .	5726	165	222	260	305	110	142	163	187	88	110	124	141	71	88	98	110
35 YEARS. . .	5835	160	213	247	288	108	138	158	180	86	108	121	137	71	87	96	108
36 YEARS. . .	5934	155	203	235	272	106	134	152	173	85	106	118	133	70	85	94	105
37 YEARS. . .	6024	149	194	223	257	103	130	147	166	84	103	115	129	69	84	93	103
38 YEARS. . .	6103	143	185	211	242	101	126	141	160	82	101	112	125	68	82	91	100
39 YEARS. . .	6172	138	176	200	228	98	121	136	153	81	98	108	121	67	81	88	97
40 YEARS. . .	6231	132	167	188	214	95	117	130	146	79	95	105	116	66	79	86	95
41 YEARS. . .	6280	127	158	178	200	92	112	125	139	77	92	101	112	65	77	84	92
42 YEARS. . .	6320	121	150	167	187	89	108	119	132	75	89	97	107	64	75	81	89
43 YEARS. . .	6349	115	141	157	175	86	103	113	125	73	86	94	102	62	72	79	85
44 YEARS. . .	6368	109	133	147	163	83	99	108	118	70	82	90	98	60	70	76	82
45 YEARS. . .	6378	104	125	137	151	79	94	102	112	68	79	86	93	59	68	73	79
46 YEARS. . .	6377	98	117	128	140	76	89	97	105	65	76	82	88	57	65	70	75
47 YEARS. . .	6367	92	109	119	129	72	84	91	98	63	72	77	83	55	62	67	72
48 YEARS. . .	6346	87	101	110	119	69	79	85	92	60	68	73	79	53	60	64	68
49 YEARS. . .	6316	81	94	101	109	65	75	80	86	57	65	69	74	50	57	60	64
50 YEARS. . .	6275	75	87	93	100	61	70	74	79	54	61	65	69	48	54	57	61
51 YEARS. . .	6225	70	80	85	91	58	65	69	73	51	57	61	64	46	51	54	57
52 YEARS. . .	6164	64	73	77	82	54	60	64	67	48	53	56	59	43	48	50	53
53 YEARS. . .	6094	59	66	70	74	50	55	58	61	45	49	52	55	41	45	47	49
54 YEARS. . .	6013	54	59	63	66	46	50	53	56	42	46	48	50	38	41	43	45
55 YEARS. . .	5923	48	53	56	58	42	46	48	50	38	42	43	45	35	38	40	41
56 YEARS. . .	5823	43	47	49	51	38	41	43	44	35	38	39	41	32	35	36	37
57 YEARS. . .	5713	38	41	43	44	34	36	38	39	31	34	35	36	29	31	32	33
58 YEARS. . .	5592	33	35	37	38	30	32	33	34	28	30	30	31	26	28	28	29
59 YEARS. . .	5462	28	30	31	32	26	27	28	29	24	25	26	27	23	24	25	25
60 YEARS. . .	5322	23	25	25	26	22	23	23	24	20	21	22	22	19	20	21	21
61 YEARS. . .	5172	19	19	20	20	17	18	18	19	17	17	17	18	16	16	17	17
62 YEARS. . .	5012	14	14	14	15	13	13	14	14	13	13	13	13	12	13	13	13
63 YEARS. . .	4841	9	9	9	10	9	9	9	9	9	9	9	9	8	8	9	9
64 YEARS. . .	4661	5	5	5	5	4	4	5	5	4	4	4	4	4	4	4	4
8 YEARS																	
18 YEARS. . .	3061	291	485	638	848	149	228	287	365	103	149	183	226	75	104	124	149
19 YEARS. . .	3409	288	474	618	814	151	227	284	359	105	151	183	226	78	106	126	151
20 YEARS. . .	3745	286	462	598	781	152	226	281	353	107	152	184	225	80	108	128	152
21 YEARS. . .	4069	282	450	578	749	153	226	278	347	109	153	184	224	82	110	129	153
22 YEARS. . .	4381	279	439	558	717	154	224	275	341	111	154	184	223	84	112	130	154
23 YEARS. . .	4681	275	427	539	687	155	223	271	334	112	155	184	221	86	113	132	155
24 YEARS. . .	4968	271	415	520	658	155	221	267	327	114	155	183	219	87	114	132	155
25 YEARS. . .	5244	267	402	501	629	155	218	263	319	115	155	183	217	88	115	133	155
26 YEARS. . .	5508	262	390	482	601	155	216	258	312	115	155	181	214	89	116	133	154
27 YEARS. . .	5759	257	378	464	573	154	213	253	304	116	154	180	212	90	116	133	154
28 YEARS. . .	5999	252	365	445	547	153	210	248	296	116	153	178	208	91	116	133	153
29 YEARS. . .	6226	246	353	427	521	152	206	243	288	116	152	176	205	92	116	132	152
30 YEARS. . .	6442	241	341	410	496	151	203	237	280	116	151	173	201	92	116	132	150
31 YEARS. . .	6645	235	328	392	472	149	199	231	271	116	149	171	197	92	116	131	149
32 YEARS. . .	6836	229	316	375	448	147	194	225	263	115	147	168	193	92	115	130	147
33 YEARS. . .	7015	222	304	358	425	145	190	219	254	114	145	165	189	92	114	128	145
34 YEARS. . .	7182	216	292	342	403	143	185	213	245	113	143	162	184	92	113	127	142
35 YEARS. . .	7337	209	280	326	381	141	181	206	237	112	140	158	179	91	112	125	140
36 YEARS. . .	7480	202	268	310	360	138	176	199	228	110	137	154	174	91	111	123	137
37 YEARS. . .	7611	196	256	294	340	135	170	193	219	109	135	151	169	90	109	121	134
38 YEARS. . .	7729	189	244	279	321	132	165	186	210	107	131	146	164	89	107	118	131
39 YEARS. . .	7836	182	232	264	302	129	160	179	201	105	128	142	158	88	105	116	128
40 YEARS. . .	7931	174	221	250	284	125	154	172	192	103	125	138	153	86	103	113	124
41 YEARS. . .	8013	167	210	236	266	121	148	165	184	101	121	133	147	85	101	110	120
42 YEARS. . .	8083	160	199	222	249	118	143	158	175	98	117	129	141	83	98	107	117
43 YEARS. . .	8142	153	188	209	233	114	137	150	166	95	113	124	136	81	95	103	113
44 YEARS. . .	8188	145	177	196	217	110	131	143	157	93	109	119	130	79	92	100	109
45 YEARS. . .	8222	138	166	183	202	105	125	136	149	90	105	114	124	77	89	96	104
46 YEARS. . .	8244	131	156	171	188	101	119	129	140	86	100	109	118	75	86	93	100
47 YEARS. . .	8254	123	146	159	174	96	112	122	132	83	96	103	111	73	83	89	95
48 YEARS. . .	8252	116	136	147	160	92	106	114	123	80	91	98	105	70	79	85	91
49 YEARS. . .	8238	109	126	136	147	87	100	107	115	76	87	93	99	67	76	81	86
50 YEARS. . .	8212	102	117	125	135	82	94	100	107	72	82	87	93	64	72	77	81
51 YEARS. . .	8174	94	107	115	123	77	87	93	99	69	77	82	87	61	68	72	76
52 YEARS. . .	8123	87	98	105	111	72	81	86	91	65	72	76	80	58	64	68	72
53 YEARS. . .	8061	80	90	95	100	67	75	79	83	61	67	70	74	55	60	63	67
54 YEARS. . .	7986	73	81	85	90	62	69	72	76	56	62	65	68	51	56	59	61
55 YEARS. . .	7900	66	73	76	80	57	62	65	68	52	57	59	62	48	52	54	56
56 YEARS. . .	7801	59	64	67	70	52	56	58	61	48	51	53	56	44	47	49	51
57 YEARS. . .	7690	52	57	59	61	46	50	52	54	43	46	48	49	40	43	44	46
58 YEARS. . .	7567	46	49	50	52	41	44	45	47	38	41	42	43	36	38	39	40
59 YEARS. . .	7433	39	41	43	44	35	37	38	40	33	35	36	37	31	33	34	35
60 YEARS. . .	7286	32	34	35	36	30	31	32	33	28	30	30	31	27	28	29	29
61 YEARS. . .	7126	26	27	27	28	24	25	26	26	23	24	24	25	22	23	23	24
62 YEARS. . .	6955	19	20	20	21	18	19	19	19	18	18	18	19	17	18	18	18
63 YEARS. . .	6772	13	13	13	13	12	13	13	13	12	12	12	12	12	12	12	12
64 YEARS. . .	6577	6	7	7	7	6	6	6	6	6	6	6	6	6	6	6	6

Table 11. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1970, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COM-PLETED AND PRESENT AGE	ESTI-MATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	1954	326	551	729	972	162	253	321	412	110	162	201	251	78	111	133	163
19 YEARS. . .	2473	324	540	707	935	165	254	320	407	113	165	203	252	82	114	137	166
20 YEARS. . .	2975	322	528	685	898	168	254	318	401	117	168	205	253	85	118	140	169
21 YEARS. . .	3459	320	515	664	863	170	254	316	396	120	171	207	253	89	121	143	171
22 YEARS. . .	3925	317	503	643	828	173	254	313	389	123	173	208	252	92	124	145	173
23 YEARS. . .	4373	314	491	621	794	174	253	310	383	125	174	208	252	94	126	148	174
24 YEARS. . .	4803	311	478	600	761	175	252	306	375	128	175	209	250	97	128	149	175
25 YEARS. . .	5216	306	465	579	729	176	250	302	368	129	176	208	249	99	130	151	176
26 YEARS. . .	5611	302	451	559	697	177	248	297	360	131	177	208	246	101	131	152	177
27 YEARS. . .	5988	297	438	538	666	177	245	293	352	132	177	207	244	103	133	152	176
28 YEARS. . .	6347	292	424	517	636	176	242	287	343	133	176	205	241	104	133	153	176
29 YEARS. . .	6688	286	410	497	606	176	239	282	334	134	176	203	237	105	134	153	175
30 YEARS. . .	7012	280	396	477	578	175	235	276	325	134	174	201	233	106	134	152	174
31 YEARS. . .	7317	273	383	457	550	173	231	269	316	134	173	199	229	107	134	152	173
32 YEARS. . .	7605	267	369	438	523	172	226	263	306	134	171	196	225	107	134	151	171
33 YEARS. . .	7875	260	355	418	496	170	222	256	297	133	169	192	220	107	133	149	169
34 YEARS. . .	8128	252	341	399	471	167	217	249	287	132	167	189	215	107	132	148	166
35 YEARS. . .	8362	245	327	381	446	164	211	241	277	131	164	185	210	107	131	146	164
36 YEARS. . .	8579	237	313	363	422	162	206	234	267	129	161	181	204	106	129	144	161
37 YEARS. . .	8777	229	299	345	396	158	200	226	257	128	158	177	198	105	128	141	157
38 YEARS. . .	8958	221	286	327	376	155	194	218	246	126	154	172	192	104	126	139	154
39 YEARS. . .	9122	213	272	310	354	151	187	210	236	124	150	167	186	103	123	136	150
40 YEARS. . .	9267	205	259	293	332	147	181	202	226	121	146	162	180	102	121	133	146
41 YEARS. . .	9394	196	246	276	312	143	174	193	215	118	142	157	173	100	118	129	142
42 YEARS. . .	9504	188	233	260	292	138	168	185	205	116	138	151	166	98	115	126	137
43 YEARS. . .	9596	179	220	245	273	134	161	177	195	112	133	145	159	96	112	122	133
44 YEARS. . .	9670	171	207	229	254	129	154	168	185	109	128	140	152	94	109	118	128
45 YEARS. . .	9726	162	195	215	237	124	146	160	174	105	123	134	145	91	105	114	123
46 YEARS. . .	9765	153	183	200	219	119	139	151	164	102	118	128	138	88	101	109	117
47 YEARS. . .	9786	145	171	186	203	113	132	143	154	98	113	121	131	85	98	104	112
48 YEARS. . .	9788	136	159	172	187	108	124	134	144	94	107	115	123	82	93	100	107
49 YEARS. . .	9773	127	148	159	172	102	117	125	135	89	102	109	116	79	89	95	101
50 YEARS. . .	9741	119	136	146	157	96	110	117	125	85	96	102	109	75	85	90	95
51 YEARS. . .	9690	110	125	134	143	91	102	109	115	80	90	95	101	72	80	85	89
52 YEARS. . .	9622	102	115	122	130	85	95	100	106	76	84	89	94	68	75	79	84
53 YEARS. . .	9535	93	104	110	117	79	87	92	97	71	78	82	86	64	70	74	77
54 YEARS. . .	9431	85	94	99	104	72	80	84	88	66	72	75	79	60	65	68	71
55 YEARS. . .	9309	77	84	86	92	66	72	76	79	60	66	69	72	55	60	63	65
56 YEARS. . .	9170	69	75	78	81	60	65	68	70	55	59	62	64	51	55	57	59
57 YEARS. . .	9012	61	65	68	70	54	58	60	62	50	53	55	57	46	49	51	53
58 YEARS. . .	8837	53	56	58	60	47	50	52	54	44	47	48	50	41	44	45	48
59 YEARS. . .	8644	45	47	49	50	41	43	44	45	38	40	41	43	36	38	39	40
60 YEARS. . .	8433	37	39	40	41	34	36	37	37	32	34	35	35	31	32	33	34
61 YEARS. . .	8204	30	31	31	32	28	29	29	30	26	27	28	28	25	26	27	27
62 YEARS. . .	7957	22	23	23	23	21	21	22	22	20	21	21	21	19	20	20	20
63 YEARS. . .	7693	15	15	15	15	14	14	14	15	14	14	14	14	13	13	14	14
64 YEARS. . .	7411	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
4 YEARS																	
18 YEARS. . .	3164	392	658	867	1154	198	305	386	494	135	198	244	304	98	136	164	198
19 YEARS. . .	3723	389	643	840	1109	201	306	384	487	139	201	246	304	102	140	167	202
20 YEARS. . .	4262	386	628	814	1065	204	306	381	479	143	204	248	304	105	144	170	204
21 YEARS. . .	4752	383	613	788	1022	206	305	377	472	146	206	249	303	109	147	173	206
22 YEARS. . .	5283	379	598	762	980	208	304	373	464	149	208	249	302	112	150	176	208
23 YEARS. . .	5764	375	582	736	939	209	302	369	455	151	209	250	301	115	152	178	209
24 YEARS. . .	6226	370	566	711	900	210	300	364	446	154	210	249	299	117	154	179	210
25 YEARS. . .	6668	364	550	685	861	211	298	359	437	155	211	249	296	119	156	180	211
26 YEARS. . .	7091	358	534	660	823	211	295	353	427	157	211	247	293	121	157	181	211
27 YEARS. . .	7494	352	518	635	786	211	291	347	416	158	210	246	289	123	158	182	210
28 YEARS. . .	7878	345	501	611	750	210	287	340	406	159	210	244	285	124	159	182	209
29 YEARS. . .	8242	338	484	586	715	209	283	333	395	159	208	241	281	125	159	181	208
30 YEARS. . .	8587	330	468	562	680	207	278	326	384	159	207	238	276	126	159	181	206
31 YEARS. . .	8913	323	451	539	647	205	273	318	373	159	205	235	271	127	159	180	204
32 YEARS. . .	9219	314	434	515	615	203	267	310	361	158	202	231	265	127	158	178	202
33 YEARS. . .	9505	306	418	492	584	200	261	301	350	157	200	227	260	127	157	177	199
34 YEARS. . .	9772	297	401	470	553	197	255	293	338	156	197	223	253	127	156	175	196
35 YEARS. . .	10020	288	385	448	524	194	249	284	326	154	193	218	247	126	154	172	193
36 YEARS. . .	10248	279	368	426	495	190	242	275	314	153	190	213	240	125	153	169	189
37 YEARS. . .	10457	270	352	405	468	186	235	266	302	150	186	208	233	124	150	166	185
38 YEARS. . .	10647	260	336	384	441	182	228	256	289	148	181	202	226	123	148	163	181
39 YEARS. . .	10816	250	320	364	415	177	220	247	277	145	177	196	218	121	145	160	176
40 YEARS. . .	10967	240	304	344	390	173	212	237	265	142	172	190	211	119	142	156	171
41 YEARS. . .	11098	230	288	324	366	168	205	227	253	139	167	184	203	117	139	152	166
42 YEARS. . .	11209	220	273	305	343	162	197	217	241	136	162	177	195	115	135	147	161
43 YEARS. . .	11302	210	258	287	320	157	188	207	229	132	156	171	187	112	132	143	155
44 YEARS. . .	11374	200	243	269	296	151	180	197	216	128	150	164	179	110	128	138	150
45 YEARS. . .	11427	190	229	252	277	145	172	187	205	124	144	157	170	107	123	133	144
46 YEARS. . .	11461	180	214	235	257	139	163	177	193	119	138	149	162	103	119	128	138
47 YEARS. . .	11475	169	200	218	238	133	154	167	181	115	132	142	153	100	114	122	131
48 YEARS. . .	11470	159	186	202	219	126	146	157	169	110	126	135	145	96	109	117	125
49 YEARS. . .	11446	149	173	186	201	120	137	147	158	105	119	127	136	92	104	111	118
50 YEARS. . .	11402	139	160	171	184	113	128	137	146	99	112	119	127	88	99	105	112
51 YEARS. . .	11338	129	147	157	168	106	120	127	135	94	105	112	119	84	94	99	105
52 YEARS. . .	11255	119	134	143	152	99	111	117	124	88	98	104	110	80	88	93	98
53 YEARS. . .	11153	109	122	129	137	92	102	108	114	83	91	96	101	75	82	86	91
54 YEARS. . .	11031	100	110	116	122	85	93	98	103	77	84	88	93	70	76	80	84
55 YEARS. . .	10889	90	99	103	108	78	85	89	93	71	77	80	84	65	70	73	77
56 YEARS. . .	10729	80	87	91	95	70	76	79	83	65	70	73	75	60	64	67	69
57 YEARS. . .	10548	71	77	80	83	63	68	70	73	58	62	65	67	54	58	60	62
58 YEARS. . .	10349	62	66	68	70	55	59	61	63	52	55	57	58	48	51	53	55
59 YEARS. . .	10130	53	56	57	59	48	50	52	53	45	47	49	50	42	45	46	47
60 YEARS. . .	9891	44	46	47	48	40	42	43	44	38	40	41	42	36	38	39	39
61 YEARS. . .	9633	35	36	37	38	32	34	34	35	31	32	33	33	30	31	31	32
62 YEARS. . .	9355	26	27	27	27	25	25	26	26	24	24	25	25	23	23	24	24
63 YEARS. . .	9058	17	18	18	18	17	17	17	17	16	16	17	17	16	16	16	16
64 YEARS. . .	8742	9	9	9	9	8	8	8	9	8	8	8	8	8	8	8	8

Table 11. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1970, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	1310	458	784	1041	1394	223	353	451	583	148	224	279	351	104	150	182	224
19 YEARS. . .	2160	458	769	1012	1342	229	356	451	577	155	229	283	354	110	156	188	230
20 YEARS. . .	2981	457	754	982	1291	234	358	450	571	161	234	287	356	116	162	194	235
21 YEARS. . .	3774	455	737	953	1241	236	359	448	564	166	239	291	357	121	167	199	239
22 YEARS. . .	4538	452	721	923	1192	242	360	445	556	171	243	293	356	126	172	203	243
23 YEARS. . .	5273	448	704	894	1145	246	360	442	547	175	246	295	356	131	176	207	246
24 YEARS. . .	5979	444	686	865	1098	248	359	438	538	179	248	296	357	135	180	211	249
25 YEARS. . .	6657	439	669	836	1052	250	357	433	528	183	250	297	355	139	184	214	250
26 YEARS. . .	7306	433	650	806	1007	252	355	427	518	186	252	297	353	142	186	216	252
27 YEARS. . .	7926	427	632	777	963	253	352	421	507	188	252	296	350	145	189	217	252
28 YEARS. . .	8518	420	613	748	921	253	348	414	495	190	253	295	346	148	190	218	252
29 YEARS. . .	9080	412	593	720	879	252	344	406	483	191	252	292	342	150	192	219	252
30 YEARS. . .	9614	404	574	691	838	251	339	398	470	192	251	290	337	152	193	219	251
31 YEARS. . .	10120	395	554	663	796	250	334	389	457	193	249	287	331	153	193	218	249
32 YEARS. . .	10596	386	535	635	759	248	328	380	444	192	247	283	325	154	193	217	247
33 YEARS. . .	11044	376	515	608	721	245	321	371	430	192	245	279	319	155	192	216	244
34 YEARS. . .	11463	366	495	580	684	242	314	361	416	191	242	274	312	155	191	214	241
35 YEARS. . .	11854	356	475	554	648	239	307	350	402	190	238	268	304	155	190	212	237
36 YEARS. . .	12215	345	456	527	613	235	299	340	388	188	234	263	297	154	188	209	233
37 YEARS. . .	12548	334	436	502	580	230	291	329	373	186	229	257	288	153	186	206	229
38 YEARS. . .	12852	322	416	476	547	225	282	317	359	183	224	250	280	152	183	202	224
39 YEARS. . .	13128	310	397	451	515	220	273	306	344	180	219	243	271	150	180	198	218
40 YEARS. . .	13374	298	378	427	484	214	264	294	329	176	213	236	262	148	176	193	213
41 YEARS. . .	13592	286	359	403	455	208	254	282	314	173	207	228	252	146	172	188	207
42 YEARS. . .	13781	274	340	380	426	202	244	270	299	169	201	220	242	143	168	183	200
43 YEARS. . .	13942	262	321	357	398	195	234	258	284	164	194	212	233	140	164	178	193
44 YEARS. . .	14074	249	303	335	371	188	224	245	269	159	187	204	222	137	159	172	186
45 YEARS. . .	14177	237	285	313	345	181	214	233	255	154	180	195	212	133	154	166	179
46 YEARS. . .	14251	224	267	292	320	173	203	221	240	149	172	186	202	129	146	159	172
47 YEARS. . .	14296	211	249	271	296	166	192	208	225	143	165	177	191	125	142	153	164
48 YEARS. . .	14313	198	232	251	273	157	182	196	211	137	157	168	180	120	136	146	156
49 YEARS. . .	14301	186	215	232	250	149	171	183	196	131	148	158	169	115	130	138	147
50 YEARS. . .	14261	173	199	213	229	141	160	171	182	124	140	149	159	110	124	131	139
51 YEARS. . .	14191	161	183	195	206	132	149	156	168	117	131	139	148	105	117	123	131
52 YEARS. . .	14093	148	167	177	189	123	138	146	155	110	123	129	137	99	110	116	122
53 YEARS. . .	13966	136	152	160	170	115	127	134	141	103	114	120	126	93	103	108	113
54 YEARS. . .	13811	124	137	144	152	106	116	122	128	96	105	110	115	87	95	99	104
55 YEARS. . .	13626	112	122	128	134	96	105	110	115	88	96	100	104	81	87	91	95
56 YEARS. . .	13413	100	108	113	118	87	94	98	102	80	87	90	94	74	80	83	86
57 YEARS. . .	13171	88	95	98	102	78	84	87	90	72	77	80	83	67	72	74	77
58 YEARS. . .	12901	76	82	84	87	68	73	75	78	64	68	70	72	60	63	65	67
59 YEARS. . .	12601	65	69	71	73	59	62	64	66	55	59	60	62	52	55	57	58
60 YEARS. . .	12273	54	56	58	59	49	52	53	54	47	49	50	51	44	47	48	49
61 YEARS. . .	11917	43	44	45	46	40	41	42	43	38	39	40	41	36	38	38	39
62 YEARS. . .	11531	32	33	33	34	30	31	31	32	29	30	30	31	28	29	29	30
63 YEARS. . .	11117	21	22	22	22	20	21	21	21	20	20	20	20	19	19	20	20
64 YEARS. . .	10674	10	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10
4 YEARS OR MORE																	
18 YEARS. . .	2446	625	1077	1434	1928	302	480	616	798	201	303	379	478	141	203	247	304
19 YEARS. . .	3473	624	1055	1393	1855	310	484	615	789	209	310	384	481	149	211	255	311
20 YEARS. . .	4467	622	1033	1352	1784	316	[illegible]	612	780	216	317	389	483	156	218	262	317
21 YEARS. . .	5430	618	1011	1311	1714	322	487	609	770	223	322	393	485	163	225	268	323
22 YEARS. . .	6361	614	988	1270	1647	327	488	605	759	230	327	396	485	169	231	274	327
23 YEARS. . .	7259	609	964	1230	1581	331	488	601	747	235	331	399	485	175	237	279	331
24 YEARS. . .	8125	604	940	1189	1517	334	486	595	734	240	335	400	483	180	242	283	335
25 YEARS. . .	8960	597	916	1149	1453	337	484	588	721	245	337	401	481	185	246	287	337
26 YEARS. . .	9762	589	891	1109	1392	339	481	580	707	248	339	401	478	190	250	290	339
27 YEARS. . .	10532	581	866	1070	1331	340	477	572	692	252	340	400	474	194	253	292	340
28 YEARS. . .	11270	571	840	1030	1272	340	472	563	676	254	340	398	469	197	255	293	340
29 YEARS. . .	11976	561	814	991	1215	340	467	553	660	256	340	395	464	200	257	294	339
30 YEARS. . .	12650	550	788	952	1159	339	460	542	643	258	338	392	457	203	258	295	338
31 YEARS. . .	13291	539	761	914	1104	337	453	531	626	258	337	388	450	205	259	294	336
32 YEARS. . .	13901	527	735	876	1051	335	446	519	608	259	334	383	443	206	259	293	334
33 YEARS. . .	14478	514	708	839	999	332	437	506	590	258	331	378	434	207	259	291	330
34 YEARS. . .	15024	501	682	802	949	328	428	493	572	257	327	372	425	208	258	289	326
35 YEARS. . .	15537	487	655	766	900	324	419	480	553	256	323	365	416	208	256	286	322
36 YEARS. . .	16018	473	629	731	853	319	409	466	534	254	318	358	406	207	254	283	317
37 YEARS. . .	16468	458	603	696	807	313	398	452	515	251	312	351	395	206	251	279	311
38 YEARS. . .	16885	443	577	662	762	307	387	437	495	248	306	342	384	205	248	275	305
39 YEARS. . .	17270	428	551	628	719	301	375	422	476	245	300	334	373	203	245	270	299
40 YEARS. . .	17623	412	525	595	677	294	363	406	456	241	293	324	361	201	241	264	291
41 YEARS. . .	17943	396	499	563	637	286	351	391	436	236	285	315	348	198	236	258	284
42 YEARS. . .	18232	380	474	531	597	278	338	375	416	231	277	304	336	195	231	252	276
43 YEARS. . .	18489	364	449	500	559	270	325	359	397	226	268	294	323	192	225	245	267
44 YEARS. . .	18713	347	424	470	523	261	312	342	377	220	260	283	309	188	219	238	258
45 YEARS. . .	18906	331	400	441	487	251	298	326	357	213	250	272	296	183	213	230	249
46 YEARS. . .	19066	314	376	412	453	242	284	309	337	207	241	260	282	179	206	222	239
47 YEARS. . .	19194	297	352	384	420	232	270	293	318	199	230	248	268	173	199	213	229
48 YEARS. . .	19290	280	329	357	388	221	256	276	298	192	220	236	254	168	191	204	219
49 YEARS. . .	19354	263	306	330	357	210	242	259	279	184	209	224	240	162	183	195	208
50 YEARS. . .	19386	246	284	305	328	199	227	243	260	175	198	211	225	155	174	185	197
51 YEARS. . .	19386	229	262	280	299	188	212	226	241	166	187	198	211	148	166	175	186
52 YEARS. . .	19354	213	240	255	272	176	198	209	222	157	175	185	196	141	156	165	174
53 YEARS. . .	19289	196	219	232	246	164	183	193	204	148	163	172	181	133	147	154	162
54 YEARS. . .	19193	179	198	209	220	152	168	176	185	138	151	159	166	125	137	143	150
55 YEARS. . .	19065	162	178	187	196	140	153	160	167	127	139	145	152	117	127	132	138
56 YEARS. . .	18904	146	159	166	173	127	138	144	150	117	126	131	137	108	116	121	125
57 YEARS. . .	18711	129	139	145	151	114	123	127	132	106	113	117	122	98	105	109	113
58 YEARS. . .	18486	113	121	125	129	101	108	111	115	94	100	104	107	88	94	97	100
59 YEARS. . .	18230	97	102	105	108	88	93	95	98	82	87	89	92	78	82	84	86
60 YEARS. . .	17941	81	84	87	89	74	78	79	81	70	73	75	77	66	70	71	73
61 YEARS. . .	17620	64	67	68	70	60	62	63	65	57	59	61	62	55	57	58	59
62 YEARS. . .	17266	48	50	51	51	46	47	48	48	44	45	46	47	42	44	44	45
63 YEARS. . .	16881	32	33	33	34	31	32	32	32	30	31	31	31	29	30	30	30
64 YEARS. . .	16464	16	16	16	17	16	16	16	16	15	16	16	16	15	15	15	15

Table 11. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1970, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	2993	582	997	1325	1777	285	449	574	741	191	286	355	447	135	193	234	286
19 YEARS. . .	3905	580	976	1286	1709	291	452	572	732	198	292	360	449	142	199	240	292
20 YEARS. . .	4787	578	955	1247	1643	296	453	569	723	204	297	364	451	148	206	246	297
21 YEARS. . .	5640	574	934	1209	1578	301	454	566	713	210	302	367	451	154	212	252	302
22 YEARS. . .	6464	570	912	1171	1515	305	454	562	702	216	306	369	451	160	217	256	306
23 YEARS. . .	7260	565	890	1133	1454	309	453	557	691	220	309	371	450	165	222	261	309
24 YEARS. . .	8026	559	867	1095	1394	311	451	551	678	225	312	372	448	169	226	264	312
25 YEARS. . .	8763	552	844	1058	1336	313	449	544	666	228	313	372	446	174	229	267	313
26 YEARS. . .	9471	544	821	1020	1278	315	445	536	652	232	315	372	442	177	233	269	315
27 YEARS. . .	10150	536	797	983	1222	315	441	528	638	234	315	370	438	181	235	271	315
28 YEARS. . .	10800	527	773	947	1168	315	436	519	623	236	315	368	433	184	237	272	315
29 YEARS. . .	11421	517	748	910	1115	315	431	510	607	238	314	365	428	186	238	273	314
30 YEARS. . .	12013	507	724	874	1063	313	424	499	592	239	313	362	422	188	239	273	312
31 YEARS. . .	12576	496	699	839	1012	311	418	489	575	239	311	358	415	190	240	272	310
32 YEARS. . .	13110	484	675	804	963	309	410	477	559	239	308	353	407	191	239	271	308
33 YEARS. . .	13615	472	650	769	915	306	402	465	542	238	305	348	399	191	239	269	304
34 YEARS. . .	14091	460	625	735	869	[illegible]	394	453	525	237	301	342	391	192	238	267	301
35 YEARS. . .	14538	447	601	702	824	298	385	441	507	236	297	336	382	192	236	264	296
36 YEARS. . .	14956	434	576	669	780	293	375	427	489	234	292	329	372	191	234	260	291
37 YEARS. . .	15345	420	552	637	738	288	365	414	472	231	287	322	362	190	231	257	286
38 YEARS. . .	15704	406	528	605	697	282	355	400	453	228	281	314	352	189	228	252	280
39 YEARS. . .	16035	392	504	574	657	276	344	386	435	225	275	306	341	187	225	248	274
40 YEARS. . .	16337	377	480	544	618	269	333	372	417	221	268	297	330	185	221	242	267
41 YEARS. . .	16610	363	456	514	581	262	321	357	399	216	261	288	319	182	216	237	260
42 YEARS. . .	16853	348	433	485	545	255	309	343	380	212	254	279	307	179	211	231	252
43 YEARS. . .	17068	333	410	457	510	247	297	328	362	207	246	269	295	176	206	224	244
44 YEARS. . .	17253	317	387	429	477	238	285	313	344	201	237	259	283	172	201	217	236
45 YEARS. . .	17410	302	365	402	444	230	272	298	326	195	229	248	270	168	195	210	227
46 YEARS. . .	17538	287	343	376	413	221	260	282	308	189	220	238	257	163	188	203	218
47 YEARS. . .	17636	271	321	350	382	211	247	267	290	182	210	227	245	158	181	195	209
48 YEARS. . .	17706	255	300	325	353	202	233	252	272	175	201	215	232	153	174	186	199
49 YEARS. . .	17746	240	279	301	325	192	220	236	254	167	191	204	218	147	167	178	190
50 YEARS. . .	17758	224	258	277	298	[illegible]	207	221	236	160	180	192	205	141	159	169	179
51 YEARS. . .	17740	209	238	254	272	171	193	206	219	151	170	180	192	135	151	160	169
52 YEARS. . .	17694	193	218	232	247	160	180	190	202	143	159	168	178	128	142	150	158
53 YEARS. . .	17618	178	199	211	223	149	166	175	185	134	148	156	165	121	134	140	148
54 YEARS. . .	17513	163	180	190	200	138	152	160	168	125	137	144	151	114	124	130	136
55 YEARS. . .	17380	147	162	170	178	127	139	145	152	116	126	132	138	106	115	120	125
56 YEARS. . .	17217	132	144	150	157	115	125	130	136	106	115	119	124	98	105	109	114
57 YEARS. . .	17025	117	126	131	136	104	111	116	120	96	103	107	110	89	95	99	102
58 YEARS. . .	16804	102	109	113	117	92	98	101	104	85	91	94	97	80	85	88	90
59 YEARS. . .	16555	88	93	95	98	79	84	86	89	75	79	81	83	70	74	76	78
60 YEARS. . .	16276	73	76	78	80	67	70	72	74	63	66	68	70	60	63	64	66
61 YEARS. . .	15968	58	61	62	63	54	56	57	59	52	54	55	56	50	51	52	53
62 YEARS. . .	15631	44	45	46	46	41	42	43	44	40	41	41	42	38	39	40	41
63 YEARS. . .	15265	29	30	30	30	28	28	29	29	27	28	28	28	26	27	27	27
64 YEARS. . .	14870	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14
5 YEARS OR MORE																	
18 YEARS. . .	1679	675	1170	1562	2103	323	517	685	864	213	324	406	518	148	215	263	325
19 YEARS. . .	2860	675	1147	1518	2025	331	522	665	856	222	332	413	519	157	224	272	333
20 YEARS. . .	4005	673	1124	1474	1948	339	525	663	847	231	340	419	522	165	233	280	341
21 YEARS. . .	5113	671	1101	1430	1873	346	527	661	836	239	347	424	524	173	241	288	347
22 YEARS. . .	6185	667	[illegible]	1387	1801	352	529	657	825	246	353	429	526	181	246	294	353
23 YEARS. . .	7220	663	[illegible]	1343	1724	358	529	653	813	253	358	432	526	187	254	301	358
24 YEARS. . .	8218	657	[illegible]	1300	1659	362	528	647	800	259	362	434	525	194	260	306	362
25 YEARS. . .	9180	650	[illegible]	1257	1591	365	526	640	786	264	365	435	523	200	266	310	365
26 YEARS. . .	10105	642	[illegible]	1214	1524	368	524	633	771	269	368	436	520	205	270	314	368
27 YEARS. . .	10993	633	[illegible]	1171	1459	370	520	624	755	273	369	435	517	209	274	317	369
28 YEARS. . .	11845	624	[illegible]	1128	1394	370	515	614	739	276	370	434	512	214	277	319	370
29 YEARS. . .	12661	613	[illegible]	1086	1332	370	509	604	722	279	370	431	506	217	279	320	370
30 YEARS. . .	13439	602	[illegible]	1044	1271	370	503	593	704	280	369	428	500	220	281	321	369
31 YEARS. . .	14182	589	[illegible]	1002	1211	368	496	581	685	282	368	424	492	223	282	321	367
32 YEARS. . .	14887	577	[illegible]	961	1154	366	487	568	666	282	365	419	484	225	283	320	364
33 YEARS. . .	15556	563	[illegible]	921	1097	363	479	555	647	282	362	414	475	226	283	319	361
34 YEARS. . .	16188	549	[illegible]	881	1042	359	469	541	627	281	358	407	466	227	282	316	357
35 YEARS. . .	16784	534	[illegible]	841	989	355	459	526	607	280	354	400	456	227	280	314	353
36 YEARS. . .	17343	519	[illegible]	803	937	349	[illegible]	511	586	278	348	393	445	227	278	310	347
37 YEARS. . .	17866	503	[illegible]	765	887	344	437	496	565	[illegible]	343	385	[illegible]	226	276	306	342
38 YEARS. . .	18352	487	[illegible]	727	838	337	425	480	544	[illegible]	336	376	[illegible]	225	272	301	335
39 YEARS. . .	18801	470	[illegible]	691	791	330	412	463	523	269	329	366	[illegible]	223	268	296	328
40 YEARS. . .	19214	453	[illegible]	654	745	323	399	447	501	264	321	356	[illegible]	221	264	290	320
41 YEARS. . .	19590	436	549	619	700	314	386	430	480	259	313	346	[illegible]	218	259	284	312
42 YEARS. . .	19930	418	521	585	657	306	372	412	458	254	305	335	[illegible]	215	254	277	303
43 YEARS. . .	20233	401	494	551	616	297	358	395	436	248	295	323	[illegible]	211	246	270	294
44 YEARS. . .	20499	382	467	518	575	287	343	377	415	242	286	312	[illegible]	207	241	262	284
45 YEARS. . .	20729	364	440	485	537	277	328	359	393	235	275	299	320	202	234	253	274
46 YEARS. . .	20922	346	414	454	499	266	313	341	371	227	265	287	311	197	227	244	263
47 YEARS. . .	21079	327	388	423	463	255	298	323	350	219	254	274	295	191	219	235	252
48 YEARS. . .	21199	309	362	393	428	244	282	304	329	211	242	260	280	185	210	225	241
49 YEARS. . .	21282	290	337	364	394	232	266	286	307	202	231	247	264	178	202	215	229
50 YEARS. . .	21329	271	313	336	361	220	250	266	286	193	218	233	248	171	192	204	217
51 YEARS. . .	21379	253	288	308	330	207	234	249	265	183	206	219	232	163	183	193	205
52 YEARS. . .	21313	234	265	282	300	194	218	231	245	173	193	204	216	155	172	182	192
53 YEARS. . .	21250	216	241	256	271	181	201	213	224	163	180	190	200	147	162	170	179
54 YEARS. . .	21150	197	219	231	243	168	185	194	204	152	167	175	183	138	151	158	166
55 YEARS. . .	21016	179	197	206	216	154	169	176	185	140	153	160	167	128	140	146	152
56 YEARS. . .	20842	161	175	183	191	140	152	158	165	129	139	145	151	119	128	133	138
57 YEARS. . .	20632	143	154	160	166	126	135	140	146	116	125	130	134	108	116	120	124
58 YEARS. . .	20386	125	133	138	142	111	119	123	127	104	111	114	118	97	103	106	110
59 YEARS. . .	[illegible]	107	113	116	120	97	102	105	108	91	96	[illegible]	101	86	90	93	95
60 YEARS. . .	[illegible]	89	93	95	98	82	85	87	90	77	81	[illegible]	85	73	77	78	80
61 YEARS. . .	19429	71	74	75	77	66	69	70	71	63	66	67	68	60	63	64	65
62 YEARS. . .	19037	53	55	56	56	50	52	53	53	48	50	51	51	47	48	49	49
63 YEARS. . .	18608	36	36	37	37	34	35	35	35	33	34	34	34	32	33	33	33
64 YEARS. . .	18142	18	18	18	18	17	17	18	18	17	17	17	17	17	17	17	17

Table 12. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1969, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	2527	228	378	494	654	118	179	225	286	82	119	145	178	61	83	89	119
19 YEARS. . .	2810	226	369	478	627	120	179	223	281	84	120	145	178	62	85	100	120
20 YEARS. . .	3082	224	359	463	602	121	178	221	276	86	121	146	177	64	86	102	121
21 YEARS. . .	3344	221	350	447	577	121	177	218	271	87	122	146	176	66	88	103	122
22 YEARS. . .	3595	219	341	432	553	122	176	215	266	88	122	146	175	67	89	104	122
23 YEARS. . .	3836	215	331	417	529	122	175	212	260	90	122	145	174	68	90	104	122
24 YEARS. . .	4067	212	322	402	506	122	173	209	255	90	122	145	172	70	91	105	122
25 YEARS. . .	4286	208	312	387	484	122	171	205	249	91	122	144	170	71	91	105	122
26 YEARS. . .	4496	205	302	372	462	122	169	202	243	91	122	142	168	71	92	105	122
27 YEARS. . .	4694	201	292	358	441	121	167	198	236	92	121	141	166	72	92	105	121
28 YEARS. . .	4883	196	283	343	420	121	164	193	230	92	120	140	163	72	92	105	120
29 YEARS. . .	5060	192	273	329	400	120	161	189	223	92	119	138	160	73	92	104	119
30 YEARS. . .	5227	187	263	315	380	118	158	184	217	91	118	136	157	73	92	104	116
31 YEARS. . .	5384	182	253	302	361	117	155	180	210	91	117	133	154	73	91	103	116
32 YEARS. . .	5530	177	244	288	343	115	151	175	203	90	115	131	150	73	90	102	115
33 YEARS. . .	5665	172	234	275	325	114	148	170	196	90	113	128	146	73	90	100	113
34 YEARS. . .	5790	167	224	262	308	112	144	164	189	89	111	126	143	72	89	99	111
35 YEARS. . .	5904	162	215	249	291	109	140	159	182	87	109	123	139	72	88	97	109
36 YEARS. . .	6008	156	205	237	275	107	136	154	175	86	107	120	135	71	86	96	106
37 YEARS. . .	6101	151	196	225	259	105	131	148	168	85	104	116	131	70	85	94	104
38 YEARS. . .	6184	145	187	213	244	102	127	143	161	83	102	113	126	69	83	92	101
39 YEARS. . .	6256	139	177	201	229	99	123	137	154	81	99	110	122	68	81	89	99
40 YEARS. . .	6318	134	168	190	215	96	118	132	147	80	96	106	117	67	80	87	95
41 YEARS. . .	6369	128	160	179	202	93	114	126	140	78	93	102	113	66	78	85	93
42 YEARS. . .	6409	122	151	168	189	90	109	120	133	76	90	98	108	64	75	82	89
43 YEARS. . .	6439	116	142	158	176	87	104	115	125	73	87	95	103	63	73	79	86
44 YEARS. . .	6459	110	134	148	164	84	99	109	119	71	83	91	99	61	71	76	83
45 YEARS. . .	6467	105	126	136	152	80	95	103	113	68	80	86	94	59	68	74	79
46 YEARS. . .	6466	99	118	129	141	77	90	97	106	66	76	82	89	57	66	71	76
47 YEARS. . .	6454	93	110	119	130	73	85	92	99	63	73	78	84	55	63	67	72
48 YEARS. . .	6431	87	102	110	120	69	80	86	93	60	69	74	79	53	60	64	69
49 YEARS. . .	6397	82	94	102	110	66	75	80	86	57	65	70	74	51	57	61	65
50 YEARS. . .	6354	76	87	93	100	62	70	75	80	54	61	65	70	48	54	58	61
51 YEARS. . .	6299	70	80	85	91	58	65	69	74	51	58	61	65	46	51	54	57
52 YEARS. . .	6234	65	73	78	82	54	60	64	68	48	54	57	60	43	48	51	53
53 YEARS. . .	6159	59	66	70	74	50	55	58	62	45	50	52	55	41	45	47	49
54 YEARS. . .	6073	54	60	63	66	46	51	53	56	42	46	48	50	38	41	43	45
55 YEARS. . .	5976	49	53	56	59	42	46	48	50	38	42	44	45	35	38	40	41
56 YEARS. . .	5869	43	47	49	51	38	41	43	45	35	38	39	41	32	35	36	37
57 YEARS. . .	5751	38	41	43	44	34	36	36	39	31	34	35	36	29	31	32	33
58 YEARS. . .	5623	33	35	37	38	30	32	33	34	28	30	30	31	26	28	28	29
59 YEARS. . .	5484	28	30	31	32	26	27	28	29	24	25	26	27	23	24	25	25
60 YEARS. . .	5335	23	24	25	26	21	22	23	24	20	21	22	22	19	20	21	21
61 YEARS. . .	5175	19	19	20	[illegible]	17	18	18	19	17	17	17	18	16	16	17	17
62 YEARS. . .	5005	14	14	14	[illegible]	13	13	14	14	13	13	13	13	12	12	13	13
63 YEARS. . .	4824	9	9	9	10	9	9	9	9	9	9	9	9	8	8	9	9
64 YEARS. . .	4632	5	5	5	5	4	4	4	5	4	4	4	4	4	4	4	4
8 YEARS																	
18 YEARS. . .	3689	302	500	656	868	157	237	298	378	110	157	191	236	81	110	131	157
19 YEARS. . .	4015	299	488	634	833	158	237	295	371	112	158	192	235	83	112	133	158
20 YEARS. . .	4331	296	475	613	796	159	235	291	365	113	159	192	234	85	114	134	159
21 YEARS. . .	4634	292	463	592	765	160	234	286	358	115	160	192	233	87	116	135	160
22 YEARS. . .	4925	288	450	572	733	161	232	284	351	116	161	192	231	88	117	136	161
23 YEARS. . .	5205	284	437	551	701	161	230	280	343	118	161	191	229	90	118	137	161
24 YEARS. . .	5473	279	425	531	671	161	227	275	336	118	161	190	226	91	119	138	161
25 YEARS. . .	5730	274	412	512	641	160	225	270	328	119	160	189	224	92	120	138	160
26 YEARS. . .	5974	269	399	492	612	160	222	265	320	120	160	187	221	93	120	138	160
27 YEARS. . .	6207	264	386	473	584	159	219	260	311	120	159	185	217	94	120	138	159
28 YEARS. . .	6428	258	373	454	556	158	215	254	303	120	158	183	214	95	120	137	158
29 YEARS. . .	6637	252	360	435	530	157	211	248	294	120	156	181	210	95	120	136	156
30 YEARS. . .	6835	246	347	417	504	155	207	242	285	119	155	178	206	95	120	135	154
31 YEARS. . .	7021	240	334	399	479	153	203	236	277	119	153	175	202	95	119	134	152
32 YEARS. . .	7195	233	322	381	455	151	199	230	268	118	151	172	197	95	118	133	150
33 YEARS. . .	7357	227	309	364	431	149	194	223	259	117	148	168	192	95	117	131	148
34 YEARS. . .	7508	220	296	347	408	146	189	217	250	116	146	165	188	94	116	129	145
35 YEARS. . .	7647	213	284	330	386	143	184	210	240	114	143	161	182	94	114	127	143
36 YEARS. . .	7774	206	271	314	365	141	179	203	231	113	140	157	177	93	113	125	140
37 YEARS. . .	7889	199	259	298	344	137	173	196	222	111	137	153	172	92	111	123	136
38 YEARS. . .	7993	191	247	283	325	134	168	189	213	109	134	149	166	91	109	120	133
39 YEARS. . .	8085	184	235	268	305	131	162	181	204	107	130	144	161	89	107	117	130
40 YEARS. . .	8165	177	224	253	287	127	156	174	195	105	126	140	155	88	105	115	126
41 YEARS. . .	8233	169	212	238	269	123	150	167	186	102	123	135	149	86	102	111	122
42 YEARS. . .	8290	162	201	224	252	119	144	159	177	99	119	130	143	84	99	108	118
43 YEARS. . .	8334	154	189	211	235	115	138	152	168	97	115	125	137	82	96	105	114
44 YEARS. . .	8367	147	179	198	219	111	132	145	159	94	110	120	131	80	94	101	110
45 YEARS. . .	8389	139	168	185	204	106	126	137	150	91	106	115	125	78	90	98	105
46 YEARS. . .	8398	132	157	172	189	102	120	130	141	87	101	110	119	76	87	94	101
47 YEARS. . .	8396	124	147	160	175	97	113	123	133	84	97	104	112	73	84	90	96
48 YEARS. . .	8382	117	137	148	161	93	107	115	124	80	92	99	106	71	80	86	92
YEARS. . .	8357	110	127	137	148	88	101	108	116	77	87	93	100	68	76	81	87
YEARS. . .	8319	102	117	126	135	83	94	101	108	73	82	88	93	65	73	77	82
YEARS. . .	8270	95	108	115	123	78	88	93	99	69	77	82	87	62	69	73	77
YEARS. . .	8209	88	99	105	112	73	82	86	91	65	72	76	81	58	65	68	72
YEARS. . .	8137	80	90	95	101	68	75	79	84	61	67	71	75	55	61	64	67
YEARS. . .	8052	73	81	86	90	62	69	72	76	57	62	65	68	51	56	59	62
YEARS. . .	7956	66	73	76	80	57	62	65	68	52	57	59	62	48	52	54	56
YEARS. . .	7848	59	65	67	70	52	56	59	61	48	51	54	56	44	47	49	51
YEARS. . .	7728	53	57	59	61	46	50	52	54	43	46	48	49	40	43	44	46
YEARS. . .	7597	46	49	51	52	41	44	45	47	38	41	42	43	36	38	39	40
YEARS. . .	7454	39	41	43	44	35	37	39	40	33	35	36	37	31	33	34	35
YEARS. . .	7299	32	34	35	36	30	31	32	33	28	30	30	31	27	28	29	29
YEARS. . .	7132	26	27	27	28	24	25	26	26	23	24	24	25	22	23	23	24
YEARS. . .	6954	19	20	20	21	18	19	19	19	18	18	18	19	17	17	18	18
YEARS. . .	6764	13	13	13	13	12	13	13	13	12	12	12	12	12	12	12	12
YEARS. . .	6562	6	7	7	7	6	6	6	6	6	6	6	6	6	6	6	6

Table 12. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1969, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	2247	330	555	732	975	165	257	325	416	113	166	205	255	81	114	137	166
19 YEARS. . .	2761	328	543	710	937	169	257	323	411	116	169	207	256	85	117	140	169
20 YEARS. . .	3257	326	531	688	900	171	258	321	405	120	171	208	256	88	120	143	172
21 YEARS. . .	3734	324	519	667	864	173	258	319	399	123	174	210	256	91	123	146	174
22 YEARS. . .	4194	321	506	645	829	175	257	316	392	125	175	211	255	94	126	148	176
23 YEARS. . .	4636	317	493	623	795	177	256	312	385	128	177	211	254	96	128	150	177
24 YEARS. . .	5059	313	480	602	762	178	254	309	378	130	178	211	253	99	130	152	178
25 YEARS. . .	5465	309	466	581	729	179	252	304	370	131	178	211	251	101	132	153	178
26 YEARS. . .	5853	304	453	560	697	179	250	300	362	133	179	210	248	103	133	154	179
27 YEARS. . .	6222	299	439	539	666	179	247	294	353	134	179	209	246	104	134	154	178
28 YEARS. . .	6574	293	425	518	636	178	244	289	345	135	178	207	242	106	135	154	178
29 YEARS. . .	6907	287	411	497	606	177	240	283	336	135	177	205	239	107	135	154	177
30 YEARS. . .	7222	281	397	477	577	176	236	277	326	135	176	202	235	107	136	154	176
31 YEARS. . .	7520	274	383	457	549	175	232	270	317	135	174	200	230	108	135	153	174
32 YEARS. . .	7799	267	369	437	522	173	227	263	307	135	172	197	226	108	135	152	172
33 YEARS. . .	8060	260	355	418	495	170	222	256	297	134	170	193	221	108	134	150	170
34 YEARS. . .	8303	253	341	399	469	168	217	249	287	133	167	190	216	108	133	149	167
35 YEARS. . .	8528	245	327	380	444	165	212	241	277	132	165	186	210	108	132	147	164
36 YEARS. . .	8736	237	313	362	420	162	206	234	267	130	162	181	204	107	130	144	161
37 YEARS. . .	8925	229	299	344	397	159	200	226	256	128	158	177	198	106	128	142	158
38 YEARS. . .	9096	221	285	326	374	155	194	218	246	126	154	172	192	105	126	139	154
39 YEARS. . .	9249	213	271	309	352	151	187	210	235	124	151	167	186	103	124	136	150
40 YEARS. . .	9383	204	258	292	331	147	181	201	225	121	146	162	179	102	121	133	146
41 YEARS. . .	9500	196	245	275	310	143	174	193	215	118	142	156	173	100	118	129	141
42 YEARS. . .	9599	187	232	259	290	138	167	184	204	115	138	151	166	98	115	125	137
43 YEARS. . .	9680	178	219	243	271	133	160	176	194	112	133	145	159	96	112	121	132
44 YEARS. . .	9743	170	206	228	252	128	153	167	184	109	128	139	152	93	109	117	127
45 YEARS. . .	9787	161	194	213	235	123	146	159	173	105	123	133	144	91	105	113	122
46 YEARS. . .	9814	152	181	198	217	118	138	150	163	101	117	127	137	88	101	109	117
47 YEARS. . .	9823	144	169	184	201	113	131	141	153	97	112	120	130	85	97	104	111
48 YEARS. . .	9813	135	158	171	185	107	123	133	143	93	106	114	122	82	93	99	106
49 YEARS. . .	9786	126	146	157	170	101	116	124	133	89	101	108	115	78	88	94	100
50 YEARS. . .	9740	117	135	145	155	96	108	116	124	84	95	101	108	75	84	89	94
51 YEARS. . .	9676	109	124	132	141	90	101	107	114	79	89	94	100	71	79	84	88
52 YEARS. . .	9595	100	113	120	128	84	93	99	105	75	83	88	93	67	74	78	83
53 YEARS. . .	9495	92	103	109	115	78	86	91	96	70	77	81	85	63	69	73	77
54 YEARS. . .	9377	84	93	97	103	71	79	82	87	65	71	74	78	59	64	67	70
55 YEARS. . .	9242	76	83	87	91	65	71	74	78	59	65	68	71	55	59	62	64
56 YEARS. . .	9088	67	73	76	80	59	64	66	69	54	59	61	63	50	54	56	58
57 YEARS. . .	8916	59	64	66	69	53	57	59	61	49	52	54	56	45	48	50	52
58 YEARS. . .	8726	52	55	57	59	46	49	51	53	43	46	47	49	40	43	44	46
59 YEARS. . .	8518	44	46	48	49	40	42	43	44	37	40	41	42	35	37	38	39
60 YEARS. . .	8292	36	38	39	40	33	35	36	37	32	33	34	35	30	31	32	33
61 YEARS. . .	8048	29	30	31	31	27	28	28	29	26	27	27	28	25	25	26	26
62 YEARS. . .	7786	22	22	22	23	20	21	21	21	20	20	20	21	19	19	20	20
63 YEARS. . .	7506	14	15	15	15	14	14	14	14	13	14	14	14	13	13	13	13
64 YEARS. . .	7208	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
4 YEARS																	
18 YEARS. . .	3299	399	669	882	1173	201	311	393	502	138	202	248	309	100	139	167	202
19 YEARS. . .	3860	396	654	855	1127	205	311	390	495	142	205	250	309	104	143	170	205
20 YEARS. . .	4401	393	639	828	1082	207	311	387	488	145	208	252	309	107	146	173	208
21 YEARS. . .	4923	389	623	801	1039	210	310	384	480	149	210	253	309	111	150	176	210
22 YEARS. . .	5426	385	608	775	996	211	309	380	471	152	212	254	307	114	152	179	212
23 YEARS. . .	5908	381	592	748	955	213	308	375	463	154	213	254	306	117	155	181	213
24 YEARS. . .	6372	376	576	722	914	214	305	370	453	156	214	254	304	119	157	182	214
25 YEARS. . .	6816	370	559	697	875	214	303	365	444	158	214	253	301	121	159	184	214
26 YEARS. . .	7240	364	543	671	836	214	300	359	434	159	214	251	298	123	160	184	214
27 YEARS. . .	7645	358	526	646	799	214	296	352	423	160	214	250	294	125	161	185	214
28 YEARS. . .	8030	351	509	621	762	213	292	346	413	161	213	248	290	126	162	185	213
29 YEARS. . .	8396	343	492	596	726	212	287	338	402	162	212	245	286	127	162	184	211
30 YEARS. . .	8743	336	475	571	692	210	283	331	390	162	210	242	281	128	162	184	210
31 YEARS. . .	9070	328	458	547	658	208	277	323	379	161	208	239	275	129	162	183	208
32 YEARS. . .	9377	319	441	524	625	206	272	315	367	161	206	235	270	129	161	181	205
33 YEARS. . .	9665	311	424	500	593	203	266	306	355	160	203	231	264	129	160	179	202
34 YEARS. . .	9933	302	408	477	562	200	259	297	343	158	200	226	257	129	159	177	199
35 YEARS. . .	10152	293	391	455	532	197	253	288	331	157	196	221	251	128	157	175	196
36 YEARS. . .	10411	283	374	433	503	193	246	279	319	155	193	216	244	127	155	172	192
37 YEARS. . .	10621	274	358	411	475	189	239	270	306	153	189	211	237	126	153	169	188
38 YEARS. . .	10812	264	341	390	448	185	231	260	294	150	184	205	230	125	150	166	184
39 YEARS. . .	10983	254	325	370	422	180	224	250	282	147	180	199	222	123	147	162	179
40 YEARS. . .	11134	244	309	349	396	175	216	241	269	144	175	193	214	121	144	158	174
41 YEARS. . .	11266	234	293	330	372	170	208	231	257	141	170	187	206	119	141	154	169
42 YEARS. . .	11378	224	278	310	348	165	200	221	245	138	164	180	198	117	137	150	163
43 YEARS. . .	11471	214	262	292	325	159	191	211	232	134	159	173	190	114	134	145	158
44 YEARS. . .	11544	203	247	273	303	154	183	200	220	130	153	166	181	111	130	140	152
45 YEARS. . .	11598	193	232	256	282	148	174	190	208	126	147	159	173	108	125	135	146
46 YEARS. . .	11633	183	218	238	262	141	166	180	196	121	141	152	164	105	121	130	140
47 YEARS. . .	11648	172	203	222	242	135	157	170	184	116	134	144	156	102	116	124	133
48 YEARS. . .	11643	162	189	205	223	128	148	160	172	112	128	137	147	98	111	119	127
49 YEARS. . .	11619	152	176	190	205	122	139	149	160	106	121	129	138	94	106	113	120
50 YEARS. . .	11575	141	162	174	187	115	130	139	149	101	114	121	129	90	101	107	113
51 YEARS. . .	11512	131	149	159	171	108	122	129	138	96	107	114	121	85	95	101	107
52 YEARS. . .	11429	121	137	145	154	101	113	119	126	90	100	106	112	81	90	94	100
53 YEARS. . .	11327	111	124	131	139	94	104	110	116	84	93	98	103	76	84	88	92
54 YEARS. . .	11205	101	112	118	124	86	95	100	105	78	86	90	94	71	78	81	85
55 YEARS. . .	11064	92	100	105	110	79	86	90	94	72	78	82	85	66	72	75	78
56 YEARS. . .	10904	83	89	93	97	72	77	81	84	66	71	74	77	61	65	68	70
57 YEARS. . .	10724	72	78	81	84	64	69	71	74	59	63	66	68	55	59	61	63
58 YEARS. . .	10524	63	67	69	72	56	60	62	64	53	56	58	60	49	52	54	55
59 YEARS. . .	10305	54	57	58	60	49	51	53	54	46	48	50	51	43	45	47	48
60 YEARS. . .	10066	44	47	48	49	41	43	44	45	39	41	41	42	37	38	39	40
61 YEARS. . .	9808	35	37	38	38	33	34	35	36	32	33	33	34	30	31	32	32
62 YEARS. . .	9530	26	27	28	28	25	26	26	26	24	25	25	25	23	24	24	25
63 YEARS. . .	9233	18	18	18	18	17	17	17	17	16	17	17	17	16	16	16	17
64 YEARS. . .	8916	9	9	9	9	9	9	9	9	8	8	8	9	8	8	8	8

Table 12. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1969, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	990	462	794	1056	1416	223	355	455	589	148	224	280	354	103	149	182	225
19 YEARS. . .	1869	462	779	1026	1363	230	359	455	584	155	230	285	357	110	156	189	231
20 YEARS. . .	2719	461	763	996	1311	235	361	454	578	161	236	289	359	116	162	195	236
21 YEARS. . .	3539	459	747	967	1261	240	363	453	571	167	240	293	361	121	168	200	241
22 YEARS. . .	4329	457	731	937	1212	244	364	450	563	172	244	296	362	127	173	205	245
23 YEARS. . .	5090	454	714	908	1164	248	364	447	555	176	248	298	362	131	177	209	248
24 YEARS. . .	5822	450	697	878	1116	251	363	443	545	181	251	300	361	136	181	212	251
25 YEARS. . .	6525	445	679	849	1070	253	362	438	536	184	253	300	359	140	185	215	253
26 YEARS. . .	7197	439	660	819	1025	254	360	433	525	187	254	300	357	143	188	218	254
27 YEARS. . .	7841	433	642	790	980	255	357	427	514	190	255	300	354	146	191	220	255
28 YEARS. . .	8455	426	622	761	937	256	353	420	503	192	256	298	351	149	192	221	255
29 YEARS. . .	9040	418	603	732	894	256	349	412	490	193	255	296	347	152	194	222	255
30 YEARS. . .	9595	410	584	703	853	255	344	404	478	194	254	294	342	153	195	222	254
31 YEARS. . .	10121	401	564	675	812	253	339	396	465	195	253	291	336	155	195	221	252
32 YEARS. . .	10618	392	544	646	773	251	333	386	452	195	251	287	330	156	195	221	250
33 YEARS. . .	11085	382	524	619	734	249	326	377	438	195	248	283	324	157	195	219	248
34 YEARS. . .	11523	372	504	591	697	246	319	367	424	194	245	278	317	157	194	217	245
35 YEARS. . .	11931	362	484	564	661	242	312	356	409	192	242	273	310	157	193	215	241
36 YEARS. . .	12310	351	464	537	625	238	304	346	395	191	238	267	302	156	191	212	237
37 YEARS. . .	12659	340	444	511	591	234	296	335	380	189	233	261	294	155	189	209	233
38 YEARS. . .	12980	328	424	486	558	229	287	323	365	186	228	255	285	154	186	205	228
39 YEARS. . .	13270	316	405	460	526	224	278	312	351	183	223	248	276	153	183	201	222
40 YEARS. . .	13531	304	385	436	494	218	269	300	335	180	217	240	267	151	179	197	217
41 YEARS. . .	13763	292	366	411	464	212	259	288	320	176	211	233	257	148	176	192	210
42 YEARS. . .	13966	280	347	388	435	206	249	275	305	172	205	225	247	146	171	187	204
43 YEARS. . .	14139	267	328	365	406	199	239	263	290	167	198	216	237	143	167	181	197
44 YEARS. . .	14283	254	309	342	379	192	229	251	275	162	191	208	227	139	162	175	190
45 YEARS. . .	14397	241	291	320	353	185	218	238	260	157	184	199	216	136	157	169	183
46 YEARS. . .	14482	229	272	298	327	177	207	225	245	152	176	190	206	132	151	163	175
47 YEARS. . .	14537	216	255	277	303	169	197	213	230	146	168	181	195	127	145	156	167
48 YEARS. . .	14563	203	237	257	279	161	186	200	215	140	160	172	184	123	139	149	159
49 YEARS. . .	14560	190	220	237	256	152	175	187	201	133	152	162	173	118	133	141	151
50 YEARS. . .	14527	177	203	218	234	144	164	175	187	127	143	152	162	113	126	134	142
51 YEARS. . .	14465	164	187	200	213	135	152	162	172	120	134	142	151	107	119	126	134
52 YEARS. . .	14373	152	171	182	193	126	141	149	158	113	125	132	140	101	112	118	125
53 YEARS. . .	14252	139	155	164	174	117	130	137	145	105	116	122	129	95	105	110	116
54 YEARS. . .	14102	127	140	148	155	108	119	125	131	98	107	112	118	89	97	102	107
55 YEARS. . .	13922	114	125	131	138	99	108	113	118	90	98	102	107	83	90	93	97
56 YEARS. . .	13713	102	111	116	121	89	97	101	105	82	89	92	96	76	82	85	88
57 YEARS. . .	13475	90	97	101	105	80	86	89	92	74	79	82	85	69	73	76	79
58 YEARS. . .	13207	78	84	86	89	70	75	77	80	66	70	72	74	61	65	67	69
59 YEARS. . .	12909	67	71	73	75	61	64	66	68	57	60	62	63	54	57	58	60
60 YEARS. . .	12582	55	58	59	61	51	53	54	56	48	50	52	53	46	48	49	50
61 YEARS. . .	12226	44	46	46	47	41	42	43	44	39	41	41	42	37	39	39	40
62 YEARS. . .	11840	33	34	34	35	31	32	32	33	30	31	31	32	29	30	30	30
63 YEARS. . .	11425	22	22	22	23	21	21	21	22	20	21	21	21	20	20	20	20
64 YEARS. . .	10981	11	11	11	11	10	11	11	11	10	10	10	10	10	10	10	10
4 YEARS OR MORE																	
18 YEARS. . .	1631	634	1094	1458	1959	305	487	625	810	202	306	383	484	141	204	249	307
19 YEARS. . .	2770	634	1073	1416	1886	313	491	625	802	211	314	390	489	149	212	257	315
20 YEARS. . .	3872	632	1051	1375	1814	321	494	623	794	219	321	395	492	157	221	265	322
21 YEARS. . .	4938	630	1029	1334	1744	327	496	621	784	226	328	400	494	165	228	272	328
22 YEARS. . .	5967	626	1007	1294	1676	333	497	617	773	233	333	404	495	172	235	279	334
23 YEARS. . .	6960	622	983	1253	1610	338	497	613	762	240	338	407	495	178	241	284	338
24 YEARS. . .	7916	616	959	1212	1545	342	497	607	749	245	342	409	494	184	247	289	342
25 YEARS. . .	8836	610	935	1172	1481	345	495	601	736	250	345	410	492	189	251	293	345
26 YEARS. . .	9719	602	909	1131	1416	347	492	593	722	254	347	410	489	194	255	296	347
27 YEARS. . .	10565	594	884	1091	1357	348	488	585	707	258	348	409	485	199	259	299	348
28 YEARS. . .	11375	584	858	1051	1297	349	483	576	691	261	349	408	480	202	262	301	348
29 YEARS. . .	12148	574	831	1011	1238	349	478	566	675	263	348	405	475	205	264	302	348
30 YEARS. . .	12885	563	805	972	1181	348	471	555	658	265	347	402	468	208	265	302	347
31 YEARS. . .	13585	551	778	933	1126	346	464	543	640	265	345	398	461	210	266	302	345
32 YEARS. . .	14248	539	751	894	1071	344	456	531	622	266	343	393	453	212	266	301	342
33 YEARS. . .	14875	526	724	856	1019	340	448	518	603	265	340	388	445	213	266	299	339
34 YEARS. . .	15466	512	696	819	967	337	439	505	584	264	336	381	436	214	265	297	335
35 YEARS. . .	16019	498	669	782	917	332	429	491	565	263	331	375	426	214	263	294	330
36 YEARS. . .	16537	484	642	745	869	327	418	477	546	261	326	367	415	213	261	291	325
37 YEARS. . .	17017	469	615	709	822	321	407	462	526	258	320	359	404	212	258	287	319
38 YEARS. . .	17461	453	588	674	776	315	396	447	506	255	314	351	393	211	255	282	313
39 YEARS. . .	17869	437	561	640	732	308	384	431	486	251	307	341	381	209	251	277	306
40 YEARS. . .	18240	421	535	606	689	301	371	415	465	247	300	332	369	207	247	271	298
41 YEARS. . .	18574	405	509	573	647	293	359	399	445	242	292	322	356	204	242	265	290
42 YEARS. . .	18872	388	483	540	607	284	345	382	424	237	283	311	343	200	236	258	282
43 YEARS. . .	19133	371	457	509	568	276	332	366	404	231	274	300	329	197	231	251	273
44 YEARS. . .	19358	354	431	478	531	266	318	349	383	225	265	289	315	192	224	243	264
45 YEARS. . .	19546	337	406	448	494	256	304	332	363	218	255	277	301	188	217	235	254
46 YEARS. . .	19697	319	381	418	459	246	289	315	343	211	245	265	287	182	210	226	244
47 YEARS. . .	19812	302	357	389	425	236	275	297	322	203	234	253	273	177	202	217	233
48 YEARS. . .	19890	284	333	361	393	225	260	280	302	195	224	240	258	171	194	208	222
49 YEARS. . .	19932	267	310	334	361	214	245	263	282	187	212	227	243	164	186	198	211
50 YEARS. . .	19937	249	287	308	331	202	230	246	263	178	201	214	228	158	177	188	200
51 YEARS. . .	19906	232	264	282	302	190	215	228	243	168	189	201	213	150	168	177	186
52 YEARS. . .	19838	214	242	257	274	178	199	211	224	159	177	187	198	143	158	167	176
53 YEARS. . .	19733	197	220	233	247	166	184	194	205	149	165	173	183	135	148	156	164
54 YEARS. . .	19592	180	199	210	221	153	169	177	186	139	152	160	167	126	138	144	151
55 YEARS. . .	19414	163	179	188	197	140	154	161	168	128	139	146	152	117	127	133	139
56 YEARS. . .	19200	146	159	166	173	128	138	144	150	117	127	132	137	108	116	121	126
57 YEARS. . .	18949	129	139	145	150	114	123	127	132	106	113	118	122	98	105	109	113
58 YEARS. . .	18662	113	120	124	129	101	108	111	115	94	100	103	107	88	93	96	99
59 YEARS. . .	18338	96	102	105	108	87	92	95	98	82	87	89	91	77	81	84	86
60 YEARS. . .	17977	80	84	86	88	73	77	79	81	70	73	75	76	66	69	71	72
61 YEARS. . .	17580	64	66	68	69	59	62	63	64	57	59	60	61	54	56	57	58
62 YEARS. . .	17146	48	49	50	51	45	46	47	48	43	45	45	46	42	43	44	44
63 YEARS. . .	16676	32	32	33	33	30	31	31	32	30	30	30	31	29	29	30	30
64 YEARS. . .	16169	16	16	16	16	15	16	16	16	15	15	15	15	15	15	15	15

Table 12. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1969, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	2207	605	1042	1387	1864	293	466	597	772	195	294	367	463	137	196	239	295
19 YEARS. . .	3229	604	1021	1348	1793	300	469	596	764	203	301	373	466	144	204	247	302
20 YEARS. . .	4218	602	1000	1308	1725	307	471	594	755	210	307	377	469	151	212	254	308
21 YEARS. . .	5175	600	979	1268	1658	312	473	591	746	217	313	381	470	158	218	260	313
22 YEARS. . .	6099	596	957	1229	1593	317	473	587	735	223	318	385	471	164	224	266	318
23 YEARS. . .	6991	591	934	1190	1529	321	473	582	724	229	322	387	470	170	230	271	322
24 YEARS. . .	7850	585	911	1151	1467	325	472	577	712	233	325	389	469	175	235	275	325
25 YEARS. . .	8678	579	887	1112	1406	327	470	570	699	238	327	389	467	180	239	279	327
26 YEARS. . .	9472	571	863	1074	1346	329	467	563	685	242	329	389	464	185	243	281	329
27 YEARS. . .	10234	563	838	1035	1288	330	463	555	670	245	330	388	460	188	246	284	330
28 YEARS. . .	10964	554	813	997	1231	331	458	546	655	247	330	386	455	192	248	285	330
29 YEARS. . .	11661	544	788	959	1175	330	453	536	639	249	330	384	450	195	250	286	330
30 YEARS. . .	12326	533	763	922	1121	329	447	526	623	250	329	381	444	197	251	286	328
31 YEARS. . .	12959	522	737	884	1068	327	440	515	606	251	327	377	437	199	252	286	326
32 YEARS. . .	13558	510	712	848	1016	325	432	503	589	251	324	372	429	200	252	285	324
33 YEARS. . .	14126	498	686	812	966	322	424	491	571	251	321	367	421	201	251	283	321
34 YEARS. . .	14661	485	660	776	917	318	415	478	554	250	318	361	412	202	250	281	317
35 YEARS. . .	15164	472	634	741	870	314	406	465	535	249	313	354	403	202	249	278	312
36 YEARS. . .	15634	458	609	707	824	309	396	451	517	247	308	347	393	201	247	275	307
37 YEARS. . .	16072	444	583	673	779	304	386	437	498	244	303	340	383	201	244	271	302
38 YEARS. . .	16477	429	557	639	736	298	375	423	479	241	297	332	372	199	241	267	296
39 YEARS. . .	16850	414	532	607	694	291	363	408	460	237	290	323	361	197	237	262	289
40 YEARS. . .	17190	399	507	575	654	285	352	393	441	233	283	314	349	195	233	256	282
41 YEARS. . .	17498	383	482	543	614	277	340	378	422	229	276	304	337	192	229	250	275
42 YEARS. . .	17774	368	458	513	576	269	327	362	402	224	268	295	325	189	224	244	267
43 YEARS. . .	18017	352	433	483	539	261	314	347	383	218	260	284	312	186	218	237	259
44 YEARS. . .	18227	336	409	454	504	252	301	331	364	213	251	274	299	182	212	230	250
45 YEARS. . .	18406	319	386	425	470	243	288	315	344	206	242	263	286	178	206	222	241
46 YEARS. . .	18551	303	362	397	436	233	275	299	325	200	232	251	272	173	199	214	231
47 YEARS. . .	18665	287	339	370	404	224	261	282	306	192	222	240	259	168	192	206	221
48 YEARS. . .	18745	270	317	344	373	213	247	266	287	185	212	228	245	162	184	197	211
49 YEARS. . .	18794	254	295	318	344	203	233	250	269	177	202	216	231	156	176	188	201
50 YEARS. . .	18810	237	273	293	315	192	219	234	250	169	191	203	217	150	168	179	190
51 YEARS. . .	18793	221	252	269	288	181	204	217	232	160	180	191	203	143	159	169	179
52 YEARS. . .	18745	204	231	245	261	170	190	201	213	151	168	178	188	136	151	159	167
53 YEARS. . .	18663	188	210	223	236	158	176	185	196	142	157	165	174	128	141	148	156
54 YEARS. . .	18549	172	190	201	211	146	161	169	178	132	145	152	160	120	132	138	144
55 YEARS. . .	18403	156	171	179	188	134	147	153	160	122	133	139	145	112	122	127	132
56 YEARS. . .	18224	140	152	159	166	122	132	138	143	112	121	126	131	103	111	116	120
57 YEARS. . .	18013	124	133	139	144	109	118	122	126	101	109	112	117	94	101	104	108
58 YEARS. . .	17770	108	115	119	123	97	103	106	110	90	96	99	102	84	90	92	95
59 YEARS. . .	17494	92	98	101	104	84	89	91	94	79	83	85	88	74	78	80	82
60 YEARS. . .	17185	77	81	83	85	71	74	76	77	67	70	72	73	63	66	68	69
61 YEARS. . .	16844	61	64	65	66	57	59	60	62	55	57	58	59	52	54	55	56
62 YEARS. . .	16471	46	47	48	49	43	45	45	46	42	43	44	44	40	42	42	43
63 YEARS. . .	16065	31	31	32	32	29	30	30	31	29	29	29	30	28	28	29	29
64 YEARS. . .	15627	15	16	16	16	15	15	15	15	15	15	15	15	14	15	15	15
5 YEARS OR MORE																	
18 YEARS. . .	564	663	1155	1541	2072	319	511	658	854	209	320	401	509	144	211	259	321
19 YEARS. . .	1883	668	1134	1498	1995	328	517	659	847	219	329	409	514	154	221	269	330
20 YEARS. . .	3159	668	1113	1456	1921	337	521	658	839	229	338	416	518	163	231	278	338
21 YEARS. . .	4392	666	1090	1413	1848	345	524	657	830	238	345	422	522	172	239	286	346
22 YEARS. . .	5582	663	1067	1371	1777	351	526	654	819	246	352	427	523	180	247	294	352
23 YEARS. . .	6726	659	1043	1329	1707	357	527	650	808	253	358	431	524	187	255	300	358
24 YEARS. . .	7832	654	1018	1286	1638	362	527	645	795	260	362	434	524	194	261	306	362
25 YEARS. . .	8892	648	992	1244	1571	366	526	638	782	265	366	435	522	201	267	311	366
26 YEARS. . .	9909	640	966	1201	1505	369	523	631	767	270	369	436	520	206	271	315	369
27 YEARS. . .	10883	632	939	1159	1440	371	519	622	752	274	370	436	516	211	275	318	370
28 YEARS. . .	11814	622	912	1117	1377	372	515	613	735	278	371	434	511	215	279	320	371
29 YEARS. . .	12702	611	884	1075	1315	372	509	602	718	280	371	432	506	219	281	322	371
30 YEARS. . .	13546	600	856	1033	1255	371	503	591	700	282	370	429	499	222	283	323	370
31 YEARS. . .	14348	588	828	992	1196	369	495	579	682	284	369	425	492	225	284	322	368
32 YEARS. . .	15106	575	799	951	1138	367	487	566	662	284	366	420	484	227	285	322	365
33 YEARS. . .	15821	561	770	911	1082	364	478	553	643	284	363	414	475	228	284	320	362
34 YEARS. . .	16493	546	741	871	1028	360	468	536	623	283	359	407	465	229	283	318	358
35 YEARS. . .	17122	531	712	831	975	355	458	524	602	281	354	400	454	229	282	314	353
36 YEARS. . .	17707	516	683	792	923	349	446	508	581	279	348	392	443	228	279	311	347
37 YEARS. . .	18250	500	655	754	873	343	435	492	560	276	342	383	431	227	276	306	341
38 YEARS. . .	18749	483	626	717	824	336	422	476	538	273	335	374	419	226	273	301	334
39 YEARS. . .	19205	466	597	680	777	329	409	459	517	269	328	364	406	224	268	296	327
40 YEARS. . .	19618	448	569	644	731	321	396	442	495	264	320	354	393	221	264	289	319
41 YEARS. . .	19988	431	540	608	687	312	382	424	473	259	311	343	379	218	258	283	310
42 YEARS. . .	20315	413	513	574	644	303	368	407	451	253	302	331	365	214	252	275	301
43 YEARS. . .	20598	395	485	540	602	294	353	389	429	246	292	320	350	210	246	267	291
44 YEARS. . .	20839	376	458	507	562	283	338	371	407	239	282	307	335	205	239	259	281
45 YEARS. . .	21036	357	431	474	523	273	323	352	385	232	271	295	320	200	232	250	270
46 YEARS. . .	21190	339	404	443	486	262	307	334	363	224	260	281	305	194	224	240	259
47 YEARS. . .	21301	320	378	412	449	250	291	315	341	216	249	268	289	188	215	231	248
48 YEARS. . .	21369	301	352	382	415	238	275	297	320	207	237	254	273	182	206	220	236
49 YEARS. . .	21394	282	327	353	381	226	259	278	299	198	225	240	257	175	197	210	224
50 YEARS. . .	21375	263	302	325	349	214	243	259	277	188	212	226	241	167	187	199	211
51 YEARS. . .	21314	245	278	297	318	201	227	241	256	178	200	212	225	159	177	188	198
52 YEARS. . .	21209	226	255	271	288	188	210	223	236	168	187	197	208	151	167	176	186
53 YEARS. . .	21061	207	232	245	260	175	194	204	216	157	173	183	192	142	156	164	172
54 YEARS. . .	20870	189	209	220	232	161	177	186	196	146	160	168	176	133	145	152	159
55 YEARS. . .	20636	171	187	196	206	147	161	168	176	134	146	153	160	123	134	139	145
56 YEARS. . .	20358	153	166	173	181	134	145	151	157	123	133	138	143	113	122	127	132
57 YEARS. . .	20038	135	146	151	157	119	128	133	138	111	119	123	127	103	110	114	118
58 YEARS. . .	19674	117	125	130	134	105	112	116	119	98	104	108	111	92	98	101	104
59 YEARS. . .	19267	100	106	109	112	91	96	99	101	85	90	93	95	80	85	87	89
60 YEARS. . .	18817	83	87	89	91	76	80	82	84	72	76	77	79	69	72	73	75
61 YEARS. . .	18324	66	69	70	71	62	64	65	66	59	61	62	63	56	58	59	60
62 YEARS. . .	17788	49	51	51	52	47	48	49	49	45	46	47	47	43	44	45	46
63 YEARS. . .	17208	33	33	34	34	31	32	32	33	30	31	31	32	30	30	30	31
64 YEARS. . .	16586	16	16	17	17	16	16	16	16	16	16	16	16	15	15	15	16

Table 13. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1968, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	2891	228	375	490	648	119	179	224	284	83	119	145	178	62	84	100	119
19 YEARS. . .	3137	225	366	474	621	120	179	222	279	85	120	145	178	63	85	101	120
20 YEARS. . .	3373	223	356	458	595	121	178	219	274	86	121	145	177	65	87	102	121
21 YEARS. . .	3601	220	347	442	570	121	176	216	269	87	121	145	175	66	88	103	121
22 YEARS. . .	3819	217	337	427	546	121	175	213	263	88	121	145	174	67	89	103	121
23 YEARS. . .	4028	213	327	412	523	122	173	210	257	89	122	144	172	68	90	104	121
24 YEARS. . .	4228	210	318	397	500	121	171	207	251	90	121	143	170	69	90	104	121
25 YEARS. . .	4418	206	308	382	477	121	169	203	245	90	121	142	168	70	91	104	121
26 YEARS. . .	4600	202	298	367	456	121	167	199	239	91	120	141	166	71	91	104	120
27 YEARS. . .	4772	198	288	353	435	120	164	195	233	91	120	139	163	71	91	104	120
28 YEARS. . .	4935	193	278	338	414	119	161	190	226	91	119	137	160	72	91	103	119
29 YEARS. . .	5089	189	269	324	394	118	159	186	220	90	118	136	157	72	91	103	117
30 YEARS. . .	5234	184	259	310	375	116	155	181	213	90	116	133	154	72	90	102	116
31 YEARS. . .	5370	179	249	297	356	115	152	177	207	89	115	131	151	72	90	101	114
32 YEARS. . .	5496	174	240	284	338	113	149	172	200	89	113	129	148	72	89	100	113
33 YEARS. . .	5613	169	230	271	320	111	145	167	193	88	111	126	144	71	88	99	111
34 YEARS. . .	5721	164	220	258	303	109	141	162	186	87	109	123	140	71	87	97	109
35 YEARS. . .	5820	159	211	245	286	107	137	156	179	86	107	120	136	70	86	95	107
36 YEARS. . .	5910	153	202	233	271	105	133	151	172	84	105	117	132	70	85	94	104
37 YEARS. . .	5991	148	192	221	255	103	129	146	165	83	102	114	128	69	83	92	102
38 YEARS. . .	6062	142	183	209	240	100	125	140	158	82	100	111	124	68	81	90	99
39 YEARS. . .	6124	137	174	198	226	97	120	135	151	80	97	107	120	67	80	88	97
40 YEARS. . .	6177	131	166	187	212	95	116	129	144	78	94	104	115	66	78	85	94
41 YEARS. . .	6221	126	157	176	199	92	112	124	138	76	91	100	111	64	76	83	91
42 YEARS. . .	6256	120	148	166	186	89	107	118	131	74	88	97	106	63	74	80	88
43 YEARS. . .	6281	114	140	156	173	85	102	113	124	72	85	93	102	61	72	78	85
44 YEARS. . .	6298	109	132	146	162	82	98	107	117	70	82	89	97	60	69	75	81
45 YEARS. . .	6305	103	124	136	150	79	93	101	111	67	78	85	92	58	67	72	78
46 YEARS. . .	6303	97	116	127	139	75	88	96	104	65	75	81	88	56	64	69	75
47 YEARS. . .	6291	92	108	118	128	72	84	90	98	62	71	77	83	54	62	66	71
48 YEARS. . .	6271	86	101	109	118	68	79	85	91	59	68	73	78	52	59	63	68
49 YEARS. . .	6242	81	93	101	109	65	74	79	85	57	64	69	73	50	56	60	64
50 YEARS. . .	6203	75	86	92	99	61	69	74	79	54	61	64	69	48	53	57	60
51 YEARS. . .	6155	70	79	84	90	57	64	69	73	51	57	60	64	45	51	53	56
52 YEARS. . .	6098	64	72	77	82	53	60	63	67	48	53	56	59	43	47	50	53
53 YEARS. . .	6032	59	66	70	74	50	55	58	61	45	49	52	55	40	44	47	49
54 YEARS. . .	5956	54	59	62	66	46	50	53	55	41	45	48	50	38	41	43	45
55 YEARS. . .	5871	48	53	56	58	42	46	48	50	38	41	43	45	35	38	39	41
56 YEARS. . .	5778	43	47	49	51	38	41	43	44	35	37	39	41	32	34	36	37
57 YEARS. . .	5675	38	41	43	44	34	36	38	39	31	34	35	36	29	31	32	33
58 YEARS. . .	5563	33	35	37	38	30	32	33	34	28	30	30	31	26	28	28	29
59 YEARS. . .	5441	28	30	31	32	26	27	28	29	24	25	26	27	23	24	25	25
60 YEARS. . .	5311	23	25	25	26	22	23	23	24	20	21	22	22	19	20	21	21
61 YEARS. . .	5171	19	19	20	20	17	18	18	19	17	17	18	18	16	16	17	17
62 YEARS. . .	5022	14	14	15	15	13	14	14	14	13	13	13	13	12	13	13	13
63 YEARS. . .	4864	9	9	10	10	9	9	9	9	9	9	9	9	8	9	9	9
64 YEARS. . .	4697	5	5	5	5	4	5	5	5	4	4	4	4	4	4	4	4
8 YEARS																	
18 YEARS. . .	3035	292	485	637	844	150	229	287	366	104	150	184	227	76	105	125	150
19 YEARS. . .	3401	289	474	616	810	152	228	285	360	106	152	185	227	79	107	127	152
20 YEARS. . .	3755	286	462	596	777	153	228	282	354	109	153	185	226	81	109	129	153
21 YEARS. . .	4095	283	450	577	745	154	227	279	348	110	154	186	225	83	111	130	155
22 YEARS. . .	4422	280	438	557	714	155	225	276	341	112	155	186	224	85	113	132	155
23 YEARS. . .	4735	276	426	538	684	156	224	272	334	114	156	185	222	87	114	133	156
24 YEARS. . .	5036	272	414	519	655	156	222	268	327	115	156	185	220	88	115	134	156
25 YEARS. . .	5323	268	402	500	626	156	219	264	320	116	156	184	218	89	116	134	156
26 YEARS. . .	5597	263	390	481	598	156	217	259	312	116	156	182	215	91	117	134	156
27 YEARS. . .	5858	258	377	462	571	155	214	254	304	117	155	181	212	91	117	134	155
28 YEARS. . .	6106	252	365	444	544	154	210	249	296	117	154	179	209	92	117	134	154
29 YEARS. . .	6340	247	352	426	518	153	207	243	288	117	153	177	206	93	117	133	153
30 YEARS. . .	6561	241	340	408	493	152	203	237	280	117	151	174	202	93	117	133	151
31 YEARS. . .	6770	235	327	391	469	150	199	231	271	116	150	171	198	93	117	132	149
32 YEARS. . .	6964	229	315	373	445	148	195	225	262	116	148	169	193	93	116	130	147
33 YEARS. . .	7146	222	303	356	422	146	190	219	254	115	146	165	189	93	115	129	145
34 YEARS. . .	7315	216	290	340	400	144	185	212	245	114	143	162	184	93	114	127	143
35 YEARS. . .	7470	209	278	324	378	141	180	206	236	112	141	158	179	92	113	125	140
36 YEARS. . .	7612	202	266	308	357	138	175	199	227	111	138	154	174	91	111	123	137
37 YEARS. . .	7741	195	254	292	337	135	170	192	218	109	135	150	169	90	109	121	134
38 YEARS. . .	7857	188	242	277	318	132	165	185	209	107	131	146	163	89	107	118	131
39 YEARS. . .	7960	181	231	262	299	128	159	178	200	105	128	142	158	88	105	116	127
40 YEARS. . .	8049	173	219	248	281	125	153	171	191	103	124	137	152	86	103	113	124
41 YEARS. . .	8125	166	208	233	263	121	148	164	182	100	121	133	146	85	100	110	120
42 YEARS. . .	8188	159	197	220	246	117	142	156	173	98	117	128	141	83	98	106	116
43 YEARS. . .	8238	151	186	206	230	113	136	149	164	95	113	123	135	81	95	103	112
44 YEARS. . .	8275	144	175	193	214	109	130	142	156	92	108	118	128	79	92	99	108
45 YEARS. . .	8298	136	164	181	199	104	123	134	147	89	104	113	122	77	89	96	103
46 YEARS. . .	8308	129	154	168	185	100	117	127	138	86	99	107	116	74	86	92	99
47 YEARS. . .	8305	122	144	156	171	95	111	120	130	82	95	102	110	72	82	88	94
48 YEARS. . .	8289	114	134	145	157	91	105	113	121	79	90	97	104	69	79	84	90
49 YEARS. . .	8260	107	124	134	144	86	98	105	113	75	85	91	97	66	75	80	85
50 YEARS. . .	8217	100	114	123	132	81	92	98	105	71	80	86	91	63	71	75	80
51 YEARS. . .	8161	92	105	112	120	76	86	91	97	67	76	80	85	60	67	71	75
52 YEARS. . .	8092	85	96	102	109	71	79	84	89	63	71	74	79	57	63	66	70
53 YEARS. . .	8010	78	87	92	98	66	73	77	81	59	65	69	72	54	59	62	65
54 YEARS. . .	7915	71	79	83	87	61	67	70	74	55	60	63	66	50	55	57	60
55 YEARS. . .	7807	64	71	74	77	55	61	63	66	51	55	58	60	46	50	52	55
56 YEARS. . .	7685	57	63	65	68	50	54	57	59	46	50	52	54	43	46	48	50
57 YEARS. . .	7550	51	55	57	59	45	48	50	52	42	45	46	48	39	41	43	44
58 YEARS. . .	7402	44	47	49	50	40	42	43	45	37	39	40	42	34	37	38	39
59 YEARS. . .	7241	38	40	41	42	34	36	37	38	32	34	35	36	30	32	33	34
60 YEARS. . .	7066	31	33	33	34	29	30	31	31	27	28	29	30	26	27	28	28
61 YEARS. . .	6878	25	26	26	27	23	24	24	25	22	23	23	24	21	22	22	23
62 YEARS. . .	6678	19	19	19	20	17	18	18	19	17	17	18	18	16	17	17	17
63 YEARS. . .	6464	12	13	13	13	12	12	12	12	11	12	12	12	11	11	11	12
64 YEARS. . .	6236	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6

Table 13. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1968, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	2046	322	544	718	957	161	250	318	407	109	161	199	249	78	110	133	162
19 YEARS. . .	2557	321	532	697	920	164	251	316	402	113	164	202	250	82	114	136	165
20 YEARS. . .	3050	319	521	675	884	167	252	314	397	116	167	203	250	85	117	139	167
21 YEARS. . .	3525	317	508	654	849	169	252	312	391	119	169	205	250	88	120	142	169
22 YEARS. . .	3983	314	496	633	815	171	251	309	384	122	171	206	250	91	123	144	171
23 YEARS. . .	4422	311	484	612	781	173	250	306	378	124	173	206	249	94	125	146	173
24 YEARS. . .	4844	307	471	591	749	174	249	302	370	127	174	206	248	96	127	148	174
25 YEARS. . .	5248	303	458	571	717	175	247	298	363	128	174	206	246	98	129	149	174
26 YEARS. . .	5635	298	445	550	685	175	245	294	355	130	175	205	243	100	130	150	175
27 YEARS. . .	6004	293	431	529	655	175	242	289	347	131	175	204	241	102	131	151	175
28 YEARS. . .	6355	288	418	509	625	174	239	283	338	132	174	203	238	103	132	151	174
29 YEARS. . .	6688	282	404	489	596	174	236	276	329	132	173	201	234	104	133	151	173
30 YEARS. . .	7003	276	390	469	568	173	232	272	320	132	172	199	230	105	133	151	172
31 YEARS. . .	7301	269	376	450	540	171	228	265	311	132	171	196	226	106	133	150	170
32 YEARS. . .	7581	263	363	430	513	169	223	259	302	132	169	193	222	106	132	149	169
33 YEARS. . .	7843	256	349	411	487	167	218	252	292	131	167	190	217	106	131	148	166
34 YEARS. . .	8087	248	335	392	462	165	213	245	282	130	164	186	212	106	130	146	164
35 YEARS. . .	8319	241	321	374	438	162	208	237	272	129	162	182	206	105	129	144	161
36 YEARS. . .	8523	233	308	356	414	159	202	230	262	128	159	178	201	105	128	142	158
37 YEARS. . .	8714	225	294	338	391	156	197	222	252	126	155	174	195	104	126	139	155
38 YEARS. . .	8887	217	281	321	368	152	190	214	242	124	152	169	189	103	124	137	151
39 YEARS. . .	9043	209	267	304	347	149	184	206	232	122	148	164	183	102	122	134	148
40 YEARS. . .	9181	201	254	287	326	145	178	198	222	119	144	159	176	100	119	131	143
41 YEARS. . .	9301	193	241	271	306	140	171	190	211	116	140	154	170	98	116	127	139
42 YEARS. . .	9403	184	228	255	286	136	164	182	201	114	135	148	163	96	113	123	135
43 YEARS. . .	9488	176	216	240	267	131	158	173	191	110	131	143	156	94	110	120	130
44 YEARS. . .	9555	167	203	225	249	127	151	165	181	107	126	137	149	92	107	116	125
45 YEARS. . .	9604	159	191	210	232	122	144	156	171	104	121	131	142	89	103	111	120
46 YEARS. . .	9635	150	179	196	215	116	136	148	161	100	116	125	135	87	100	107	115
47 YEARS. . .	9649	142	167	182	198	111	129	140	151	96	110	119	128	84	96	102	110
48 YEARS. . .	9645	133	156	169	183	106	122	131	141	92	105	113	121	81	91	98	104
49 YEARS. . .	9623	125	144	155	168	100	114	123	132	88	99	106	114	77	87	93	99
50 YEARS. . .	9583	116	133	143	153	94	107	114	122	83	94	100	106	74	83	88	93
51 YEARS. . .	9526	106	122	131	140	89	100	106	113	79	88	93	99	70	78	83	87
52 YEARS. . .	9451	99	112	119	126	83	92	98	104	74	82	87	92	66	73	77	82
53 YEARS. . .	9358	91	102	107	114	77	85	90	95	69	76	80	84	62	69	72	76
54 YEARS. . .	9247	83	92	96	102	71	78	82	86	64	70	73	77	58	64	67	70
55 YEARS. . .	9119	75	82	86	90	65	70	74	77	59	64	67	70	54	59	61	64
56 YEARS. . .	8972	67	73	76	79	58	63	66	68	54	58	60	63	49	53	55	57
57 YEARS. . .	8808	59	63	66	68	52	56	58	60	48	52	54	55	45	48	50	51
58 YEARS. . .	8627	51	55	56	58	46	49	50	52	43	45	47	48	40	42	44	45
59 YEARS. . .	8427	44	46	47	49	40	42	43	44	37	39	40	41	35	37	38	39
60 YEARS. . .	8210	36	38	39	40	33	35	36	36	31	33	34	34	30	31	32	33
61 YEARS. . .	7975	29	30	30	31	27	28	28	29	25	26	27	27	24	25	26	26
62 YEARS. . .	7722	21	22	22	23	20	21	21	21	19	20	20	21	19	19	20	20
63 YEARS. . .	7452	14	14	15	15	14	14	14	14	13	13	14	14	13	13	13	13
64 YEARS. . .	7163	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
4 YEARS																	
18 YEARS. . .	3167	388	652	859	1142	196	302	382	489	134	196	242	301	97	135	162	197
19 YEARS. . .	3719	386	637	832	1097	199	303	380	482	138	199	244	301	101	139	166	200
20 YEARS. . .	4251	383	622	806	1054	202	303	377	475	142	202	245	301	104	142	169	202
21 YEARS. . .	4764	379	607	780	1011	204	302	374	467	145	204	246	300	108	146	172	204
22 YEARS. . .	5258	375	592	754	970	206	301	370	459	148	206	247	299	111	148	174	206
23 YEARS. . .	5732	371	576	729	930	207	300	366	450	150	207	247	298	114	151	176	207
24 YEARS. . .	6187	366	561	704	890	208	297	361	442	152	208	247	296	116	153	178	208
25 YEARS. . .	6624	361	545	678	852	209	295	355	432	154	209	246	293	118	155	179	209
26 YEARS. . .	7040	355	529	653	814	209	292	350	422	155	209	245	290	120	156	180	209
27 YEARS. . .	7438	348	512	629	778	208	288	343	412	156	208	243	287	122	157	180	208
28 YEARS. . .	7817	342	496	604	742	208	284	337	402	157	207	241	283	123	158	180	207
29 YEARS. . .	8176	335	479	580	707	207	280	330	391	157	206	239	278	124	158	180	206
30 YEARS. . .	8516	327	463	556	673	205	275	322	380	157	205	236	273	125	158	179	204
31 YEARS. . .	8837	319	446	533	641	203	270	315	369	157	203	232	268	125	157	178	202
32 YEARS. . .	9138	311	430	510	609	201	265	307	357	157	200	229	263	126	157	177	200
33 YEARS. . .	9421	303	413	487	578	198	259	298	346	156	198	225	257	126	156	175	197
34 YEARS. . .	9684	294	397	465	547	195	253	290	334	154	195	220	251	125	154	173	194
35 YEARS. . .	9928	285	381	443	518	192	246	281	322	153	191	216	244	125	153	170	191
36 YEARS. . .	10152	276	364	422	490	188	239	272	310	151	188	211	238	124	151	168	187
37 YEARS. . .	10358	267	348	400	463	184	232	263	298	149	184	205	231	123	149	165	183
38 YEARS. . .	10544	257	332	380	436	180	225	253	286	146	179	200	224	122	146	161	179
39 YEARS. . .	10711	248	316	360	411	176	218	244	274	144	175	194	216	120	144	158	174
40 YEARS. . .	10859	238	301	340	386	171	210	234	262	141	170	188	209	118	141	154	170
41 YEARS. . .	10988	228	285	321	362	166	202	225	250	138	165	182	201	116	137	150	165
42 YEARS. . .	11097	218	270	302	339	161	194	215	238	134	160	175	193	114	134	146	159
43 YEARS. . .	11188	208	255	284	317	155	186	205	226	130	154	169	185	111	130	141	154
44 YEARS. . .	11259	198	241	266	295	149	178	195	214	126	149	162	177	109	126	137	148
45 YEARS. . .	11310	188	226	249	274	144	170	185	202	122	143	155	168	106	122	132	142
46 YEARS. . .	11343	178	212	232	254	138	161	175	191	118	137	148	160	102	118	126	136
47 YEARS. . .	11356	168	198	216	235	131	153	165	179	113	131	141	152	99	113	121	130
48 YEARS. . .	11350	158	184	200	217	125	144	155	167	109	124	133	143	95	108	116	124
49 YEARS. . .	11325	148	171	184	199	118	136	145	156	104	118	126	134	91	103	110	117
50 YEARS. . .	11281	138	158	170	182	112	127	136	145	98	111	118	126	87	98	104	110
51 YEARS. . .	11217	128	145	155	166	105	118	126	134	93	104	111	117	83	93	98	104
52 YEARS. . .	11135	118	133	141	150	98	110	116	123	88	97	103	109	79	87	92	97
53 YEARS. . .	11033	108	121	128	135	91	101	107	112	82	90	95	100	74	81	86	90
54 YEARS. . .	10912	98	109	115	121	84	92	97	102	76	83	87	92	69	76	79	83
55 YEARS. . .	10771	89	98	102	107	77	84	88	92	70	76	80	83	64	70	73	76
56 YEARS. . .	10612	80	86	90	94	69	75	78	82	64	69	72	75	59	63	66	68
57 YEARS. . .	10433	70	76	79	82	62	67	69	72	58	62	64	66	53	57	59	61
58 YEARS. . .	10235	61	65	67	70	55	58	60	62	51	54	56	58	48	51	52	54
59 YEARS. . .	10017	52	55	57	58	47	50	51	53	44	47	48	49	42	44	45	47
60 YEARS. . .	9781	43	45	46	47	40	42	43	44	38	39	40	41	36	37	38	39
61 YEARS. . .	9525	34	36	36	37	32	33	34	34	31	32	32	33	29	30	31	31
62 YEARS. . .	9250	26	26	27	27	24	25	25	26	23	24	24	25	23	23	23	24
63 YEARS. . .	8956	17	17	18	18	16	17	17	17	16	16	16	16	15	16	16	16
64 YEARS. . .	8643	8	9	9	9	8	8	8	8	8	8	8	8	8	8	8	8

Table 13. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1968, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	1049	437	744	985	1315	214	337	430	554	142	214	267	335	100	144	175	215
19 YEARS. . .	1911	436	730	957	1266	219	340	430	549	149	220	271	338	106	150	181	220
20 YEARS. . .	2743	435	715	929	1218	224	342	429	543	155	225	275	340	112	156	186	225
21 YEARS. . .	3545	434	700	901	1171	229	344	427	536	160	229	279	342	117	161	191	230
22 YEARS. . .	4316	431	684	874	1125	233	344	425	529	165	233	281	342	122	166	196	233
23 YEARS. . .	5057	428	668	846	1080	236	344	421	521	169	236	283	342	127	170	200	236
24 YEARS. . .	5767	424	651	818	1036	239	343	417	512	173	239	284	341	131	174	203	239
25 YEARS. . .	6447	419	634	790	993	241	342	413	503	176	241	285	340	134	177	205	241
26 YEARS. . .	7097	413	617	763	950	242	339	407	[illegible]	179	242	284	337	138	180	208	242
27 YEARS. . .	7716	407	599	735	909	243	336	401	482	181	242	284	334	140	182	209	242
28 YEARS. . .	8305	400	581	707	868	243	333	394	471	183	242	282	331	143	183	210	242
29 YEARS. . .	8864	393	562	680	828	242	328	387	459	184	242	280	326	145	185	210	241
30 YEARS. . .	9392	385	544	653	789	241	324	379	447	185	241	277	321	146	185	210	240
31 YEARS. . .	9890	376	525	626	751	239	318	370	434	185	239	274	316	148	185	210	238
32 YEARS. . .	10358	367	506	599	714	237	312	361	421	185	237	270	310	148	185	209	236
33 YEARS. . .	10795	357	487	573	678	234	306	352	408	184	234	266	304	149	184	207	233
34 YEARS. . .	11202	347	468	547	643	231	299	342	394	183	231	261	297	149	183	205	230
35 YEARS. . .	11578	337	449	521	609	228	291	332	381	182	227	256	289	148	182	202	226
36 YEARS. . .	11924	327	430	496	576	224	284	322	367	180	223	250	282	148	180	199	222
37 YEARS. . .	12240	316	411	471	544	219	275	311	353	177	218	244	273	147	177	196	218
38 YEARS. . .	12525	304	392	447	512	214	267	300	338	174	213	237	265	145	174	192	213
39 YEARS. . .	12780	293	373	423	482	209	258	289	324	171	208	230	256	143	171	188	207
40 YEARS. . .	13005	281	355	400	453	203	249	277	310	168	202	223	247	141	168	183	201
41 YEARS. . .	13199	269	336	377	425	197	240	266	295	164	196	216	238	139	164	179	195
42 YEARS. . .	13363	258	318	355	397	191	230	254	281	160	190	208	228	136	159	173	189
43 YEARS. . .	13496	245	300	333	371	184	220	242	266	155	183	200	218	133	155	168	182
44 YEARS. . .	13600	233	282	312	345	177	210	230	252	150	176	191	209	129	150	162	175
45 YEARS. . .	13672	221	265	291	321	170	200	218	238	145	169	183	198	125	145	156	168
46 YEARS. . .	13715	209	248	271	297	162	190	206	223	140	161	174	188	121	139	149	161
47 YEARS. . .	13727	197	231	252	274	155	179	194	209	134	154	165	178	117	133	143	153
48 YEARS. . .	13709	184	215	233	252	147	169	182	196	128	146	156	168	112	127	136	145
49 YEARS. . .	13660	172	199	214	231	139	158	170	182	122	138	147	157	108	121	129	137
50 YEARS. . .	13581	160	183	196	211	130	148	158	168	115	130	138	147	102	115	122	129
51 YEARS. . .	13472	148	168	179	191	122	137	146	155	109	121	129	136	97	108	114	121
52 YEARS. . .	13332	136	153	163	173	114	127	134	142	102	113	119	126	92	101	107	112
53 YEARS. . .	13162	124	139	147	155	105	116	123	129	96	104	110	115	86	94	99	104
54 YEARS. . .	12961	113	125	131	138	97	106	111	117	88	96	100	105	80	87	91	95
55 YEARS. . .	12730	102	111	116	122	88	96	100	105	80	87	91	95	74	80	83	87
56 YEARS. . .	12469	90	98	102	107	79	86	89	93	73	79	82	85	67	72	75	78
57 YEARS. . .	12178	79	85	89	92	70	76	78	81	65	70	72	75	61	65	67	69
58 YEARS. . .	11856	69	73	76	78	62	66	68	70	58	61	63	65	54	57	59	61
59 YEARS. . .	11504	58	62	63	65	53	56	57	59	50	52	54	55	47	49	51	52
60 YEARS. . .	11121	48	50	51	53	44	46	47	48	42	44	45	46	40	41	42	43
61 YEARS. . .	10708	38	39	40	41	35	37	37	38	34	35	36	36	32	33	34	35
62 YEARS. . .	10265	28	29	29	30	26	27	28	28	26	26	27	27	25	25	26	26
63 YEARS. . .	9791	18	19	19	19	18	18	18	18	17	18	18	18	17	17	17	17
64 YEARS. . .	9287	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
4 YEARS OR MORE																	
18 YEARS. . .	2811	625	1091	1463	1980	297	477	616	803	196	298	374	475	137	198	242	299
19 YEARS. . .	3683	623	1069	1421	1905	304	480	614	794	203	305	379	478	144	205	249	305
20 YEARS. . .	4533	621	1046	1379	1832	310	482	612	784	210	311	384	480	150	212	255	311
21 YEARS. . .	5361	618	1024	1337	1761	315	484	609	774	217	316	388	481	157	218	261	317
22 YEARS. . .	6166	614	1001	1296	1692	320	484	605	763	223	321	391	481	163	224	267	321
23 YEARS. . .	6948	609	977	1255	1625	324	484	600	751	228	325	393	481	168	230	272	325
24 YEARS. . .	7708	603	953	1214	1559	328	483	595	739	233	328	395	480	174	235	276	328
25 YEARS. . .	8445	597	929	1174	1495	331	481	588	726	238	331	396	478	178	239	280	331
26 YEARS. . .	9159	590	904	1134	1432	333	478	581	712	242	333	396	476	183	243	283	333
27 YEARS. . .	9851	582	879	1094	1371	335	475	573	698	245	334	396	472	187	246	286	334
28 YEARS. . .	10521	573	854	1054	1311	335	471	565	683	248	335	395	468	191	249	288	335
29 YEARS. . .	11168	564	829	1015	1253	336	466	556	667	250	335	393	463	194	251	289	335
30 YEARS. . .	11792	554	803	977	1196	335	460	546	651	252	335	390	458	197	253	290	335
31 YEARS. . .	12394	543	777	939	1141	334	454	535	635	254	334	387	451	199	254	290	333
32 YEARS. . .	12973	532	751	901	1087	333	447	524	618	254	332	383	445	201	255	290	332
33 YEARS. . .	13529	520	725	864	1035	330	440	513	601	255	330	379	437	203	255	289	329
34 YEARS. . .	14063	508	700	828	985	328	432	501	583	255	327	374	429	204	255	288	326
35 YEARS. . .	14575	495	674	792	935	324	424	488	565	254	323	368	421	205	254	286	323
36 YEARS. . .	15064	482	648	757	888	320	414	475	547	253	319	362	412	205	253	283	319
37 YEARS. . .	15530	468	622	722	841	316	405	462	529	251	315	355	402	205	251	280	314
38 YEARS. . .	15974	454	597	688	796	311	395	448	510	249	310	348	392	204	249	277	309
39 YEARS. . .	16395	440	571	655	753	305	384	434	491	247	304	340	381	203	247	273	303
40 YEARS. . .	16793	425	546	622	711	299	373	419	472	244	298	332	371	202	243	269	297
41 YEARS. . .	17170	410	521	590	670	293	362	404	453	240	292	323	359	200	240	264	291
42 YEARS. . .	17523	395	496	558	630	286	350	389	434	236	285	314	347	198	236	258	284
43 YEARS. . .	17854	380	472	528	592	278	338	374	415	231	277	304	335	196	231	252	276
44 YEARS. . .	18162	364	447	497	555	270	325	358	396	226	269	294	323	193	226	246	268
45 YEARS. . .	18448	348	423	468	519	262	313	343	376	221	261	284	310	189	221	239	259
46 YEARS. . .	18711	332	399	439	484	253	299	327	357	215	252	273	297	185	215	232	251
47 YEARS. . .	18952	315	375	411	450	244	286	311	338	209	242	262	284	181	208	224	241
48 YEARS. . .	19170	299	352	383	418	234	272	294	319	202	233	251	270	176	201	216	232
49 YEARS. . .	19365	282	329	356	386	224	258	278	299	194	223	239	256	171	194	207	221
50 YEARS. . .	19538	265	307	330	356	213	244	261	280	187	212	226	242	165	186	198	211
51 YEARS. . .	19689	248	284	304	326	202	229	245	261	178	201	214	226	159	178	188	200
52 YEARS. . .	19816	231	262	279	298	191	215	228	242	170	190	201	213	152	169	178	189
53 YEARS. . .	19922	214	241	255	271	179	200	211	223	160	178	188	198	144	160	168	177
54 YEARS. . .	20004	197	219	231	244	167	185	194	204	151	166	174	183	137	150	157	165
55 YEARS. . .	20064	180	198	208	216	155	169	177	186	140	153	160	168	128	140	146	152
56 YEARS. . .	20102	163	177	185	194	142	154	160	167	130	141	146	152	119	129	134	140
57 YEARS. . .	20117	145	157	163	170	128	138	143	149	118	127	132	137	110	118	122	126
58 YEARS. . .	20109	128	137	142	146	114	122	126	130	106	113	117	121	99	106	109	112
59 YEARS. . .	20079	110	117	120	124	100	106	109	112	94	99	102	105	88	93	96	98
60 YEARS. . .	20026	93	97	100	102	85	89	91	93	80	84	86	88	76	80	82	84
61 YEARS. . .	19951	75	78	79	81	69	72	74	75	66	69	70	72	63	66	67	68
62 YEARS. . .	19853	57	58	59	60	53	55	56	56	51	53	54	54	50	51	52	52
63 YEARS. . .	19732	38	39	39	40	36	37	38	38	35	36	36	37	34	35	35	36
64 YEARS. . .	19589	19	19	20	20	19	19	19	19	18	19	19	19	18	18	18	18

Table 13. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1968, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	3661	604	1054	1414	1915	288	462	595	775	191	289	362	459	134	193	235	290
19 YEARS. . .	4385	601	1031	1372	1842	294	463	592	766	197	295	366	461	140	199	241	295
20 YEARS. . .	5093	598	1009	1331	1770	299	465	589	756	203	300	370	462	146	205	247	300
21 YEARS. . .	5784	594	986	1290	1701	303	465	586	745	209	304	373	463	151	210	252	305
22 YEARS. . .	6459	590	963	1249	1634	307	465	581	734	214	308	375	462	157	215	256	308
23 YEARS. . .	7117	585	940	1209	1568	311	464	576	722	219	311	377	462	162	220	261	312
24 YEARS. . .	7758	579	917	1170	1504	314	463	570	710	223	314	378	460	166	224	264	314
25 YEARS. . .	8393	572	893	1131	1442	316	461	564	697	227	316	379	458	170	228	268	317
26 YEARS. . .	8991	565	869	1092	1381	318	458	557	683	230	318	379	455	174	232	270	318
27 YEARS. . .	9582	557	845	1053	1322	319	454	549	669	233	319	378	452	178	234	272	319
28 YEARS. . .	10157	549	821	1015	1264	320	450	541	655	236	320	377	447	181	237	274	320
29 YEARS. . .	10716	540	796	977	1208	320	446	532	640	238	320	375	443	184	239	275	320
30 YEARS. . .	11258	530	772	940	1154	319	440	522	625	240	319	372	437	187	241	276	319
31 YEARS. . .	11783	520	747	904	1100	319	434	512	609	241	318	369	431	189	242	276	318
32 YEARS. . .	12291	509	722	868	1049	317	428	502	593	242	317	366	425	191	243	276	316
33 YEARS. . .	12783	498	698	832	999	315	421	491	576	242	314	361	418	192	243	275	314
34 YEARS. . .	13259	487	673	798	950	312	413	480	560	242	312	357	411	193	243	274	311
35 YEARS. . .	13718	475	648	763	903	309	405	468	543	242	309	352	403	194	242	272	308
36 YEARS. . .	14160	462	624	730	857	306	397	456	525	241	305	346	394	195	241	270	304
37 YEARS. . .	14586	450	599	697	813	302	388	443	508	239	301	340	385	195	240	268	300
38 YEARS. . .	14995	437	575	664	770	297	379	430	491	238	296	333	376	194	238	265	296
39 YEARS. . .	15387	423	551	632	728	292	369	417	473	235	291	326	366	194	235	261	290
40 YEARS. . .	15763	409	527	601	686	287	359	403	455	233	286	318	356	193	233	257	285
41 YEARS. . .	16122	395	503	571	649	281	348	390	437	230	280	310	346	191	230	253	279
42 YEARS. . .	16465	381	480	541	611	275	337	375	419	226	273	302	335	190	226	248	272
43 YEARS. . .	16791	367	456	511	574	268	326	361	401	222	267	293	323	187	222	242	265
44 YEARS. . .	17101	352	433	483	539	260	314	347	383	218	259	284	312	185	217	237	258
45 YEARS. . .	17394	337	410	455	504	253	302	332	365	213	252	274	300	182	212	230	250
46 YEARS. . .	17670	321	388	427	471	245	290	317	347	207	243	264	288	178	207	224	242
47 YEARS. . .	17930	306	365	400	439	236	277	302	328	202	235	254	275	174	201	217	234
48 YEARS. . .	18173	290	343	374	406	227	265	286	310	195	226	243	262	170	195	209	225
49 YEARS. . .	18399	275	321	348	378	218	251	271	292	189	216	232	249	165	188	201	215
50 YEARS. . .	18609	259	300	323	348	208	238	255	274	182	207	221	236	160	181	193	205
51 YEARS. . .	18803	243	278	298	320	197	224	239	256	174	196	209	222	154	173	184	195
52 YEARS. . .	18980	227	257	274	293	187	210	223	237	166	186	197	209	148	165	174	184
53 YEARS. . .	19140	210	236	251	266	176	196	207	219	157	175	184	194	141	156	165	173
54 YEARS. . .	19283	194	216	228	241	164	182	191	201	148	163	171	180	134	147	154	162
55 YEARS. . .	19410	178	196	205	216	152	167	175	183	138	151	158	165	126	138	144	150
56 YEARS. . .	19521	161	176	183	192	140	152	158	165	128	139	145	151	118	127	132	138
57 YEARS. . .	19615	144	156	162	168	127	137	142	147	117	126	131	135	108	116	121	125
58 YEARS. . .	19692	127	136	141	146	113	121	125	129	106	113	116	120	99	105	108	112
59 YEARS. . .	19752	110	116	120	123	99	105	108	111	93	98	101	104	88	93	95	96
60 YEARS. . .	19797	92	97	99	102	85	89	91	93	80	84	86	88	76	80	82	83
61 YEARS. . .	19824	75	78	79	81	70	72	74	75	66	69	70	72	64	66	67	68
62 YEARS. . .	19835	57	58	59	60	54	55	56	57	52	53	54	55	50	51	52	53
63 YEARS. . .	19829	38	39	40	40	37	37	38	38	36	36	37	37	35	35	36	36
64 YEARS. . .	19807	19	20	20	20	19	19	19	19	19	19	19	19	18	18	18	19
5 YEARS OR MORE																	
18 YEARS. . .	1747	649	1134	1520	2056	307	495	640	834	201	308	388	493	139	203	249	309
19 YEARS. . .	2799	649	1112	1477	1979	315	500	639	826	210	316	394	497	147	212	258	317
20 YEARS. . .	3821	647	1090	1434	1904	323	503	636	817	218	323	400	500	155	220	266	324
21 YEARS. . .	4814	645	1067	1392	1831	329	505	635	807	226	330	405	502	163	227	273	330
22 YEARS. . .	5776	642	1044	1350	1760	335	506	632	797	233	336	409	504	170	234	279	336
23 YEARS. . .	6709	637	1020	1308	1690	340	507	628	785	239	340	412	504	176	241	285	341
24 YEARS. . .	7612	632	996	1266	1622	344	506	623	773	245	345	415	503	182	246	290	345
25 YEARS. . .	8485	626	971	1224	1556	348	505	617	760	250	348	416	502	188	251	295	348
26 YEARS. . .	9329	619	945	1183	1491	351	502	609	746	255	351	417	499	193	256	298	351
27 YEARS. . .	10142	610	919	1141	1427	352	499	602	731	259	352	416	496	198	260	301	352
28 YEARS. . .	10926	602	893	1100	1365	354	495	593	715	262	353	415	492	202	263	304	353
29 YEARS. . .	11680	592	866	1060	1305	354	490	583	699	265	354	413	487	205	266	305	353
30 YEARS. . .	12405	581	840	1020	1246	354	484	573	682	267	353	411	481	208	268	306	353
31 YEARS. . .	13099	570	813	980	1188	353	478	562	665	268	352	407	475	211	269	307	352
32 YEARS. . .	13764	558	786	940	1132	351	471	550	647	269	350	403	467	213	270	306	350
33 YEARS. . .	14399	546	758	902	1078	348	463	538	629	270	348	399	459	215	270	305	347
34 YEARS. . .	15004	533	731	863	1025	345	454	525	610	269	345	393	451	216	270	304	344
35 YEARS. . .	15580	519	704	826	973	342	445	512	591	269	341	387	442	217	269	302	340
36 YEARS. . .	16125	505	676	788	923	337	435	496	572	267	336	380	432	217	267	299	336
37 YEARS. . .	16641	490	649	752	874	332	425	483	552	265	331	373	422	217	265	296	330
38 YEARS. . .	17127	475	622	716	827	327	414	468	533	263	326	365	411	216	263	292	325
39 YEARS. . .	17583	460	595	681	782	321	402	453	513	260	320	357	399	215	260	287	319
40 YEARS. . .	18010	444	568	646	737	314	390	438	492	256	313	348	388	213	256	282	312
41 YEARS. . .	18406	428	542	612	694	307	378	422	472	252	306	338	375	211	252	277	304
42 YEARS. . .	18773	412	515	579	653	299	365	406	452	248	298	328	363	208	247	270	297
43 YEARS. . .	19110	395	489	547	612	291	352	389	431	242	290	318	349	205	242	264	288
44 YEARS. . .	19417	378	463	515	573	282	339	372	411	237	281	307	336	202	236	257	279
45 YEARS. . .	19695	361	438	484	535	273	325	356	390	231	271	295	322	198	230	249	270
46 YEARS. . .	19943	343	412	453	499	263	311	338	369	224	262	284	308	193	223	241	260
47 YEARS. . .	20161	326	387	423	463	253	296	321	349	217	252	272	294	188	216	232	250
48 YEARS. . .	20349	308	363	394	429	242	281	304	[illegible]	209	241	259	279	183	209	223	240
49 YEARS. . .	20507	290	338	366	396	231	266	285	308	201	230	246	264	177	201	214	229
50 YEARS. . .	20636	273	315	338	364	220	251	269	288	193	219	233	249	170	192	204	217
51 YEARS. . .	20734	255	291	312	334	208	236	251	268	184	207	220	234	163	183	194	205
52 YEARS. . .	20803	237	268	285	304	196	220	233	248	174	195	206	218	156	173	183	193
53 YEARS. . .	20842	219	245	260	276	183	204	216	228	164	182	192	202	148	163	172	181
54 YEARS. . .	20852	201	223	235	248	170	188	198	208	154	169	178	187	140	153	160	168
55 YEARS. . .	20831	183	201	211	221	157	172	180	189	143	156	163	171	131	142	148	155
56 YEARS. . .	20781	165	180	187	196	144	156	162	169	132	142	148	154	121	131	136	141
57 YEARS. . .	20701	147	158	165	171	129	139	145	150	120	129	133	138	111	119	123	128
58 YEARS. . .	20592	129	138	142	147	115	123	127	131	107	114	118	122	100	107	110	113
59 YEARS. . .	20452	111	117	121	124	100	106	109	112	94	99	102	105	89	94	96	99
60 YEARS. . .	20283	93	97	100	102	85	89	91	93	80	84	86	88	76	80	82	84
61 YEARS. . .	20083	74	77	79	80	69	72	73	75	66	69	70	71	63	66	67	68
62 YEARS. . .	19855	56	58	59	59	53	55	55	56	51	53	53	54	49	51	51	52
63 YEARS. . .	19598	38	38	39	39	36	37	37	37	35	36	36	36	34	35	35	35
64 YEARS. . .	19307	19	19	19	19	18	19	19	19	18	18	18	18	18	18	18	18

Table 14. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1968, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	2980	235	387	505	668	123	185	231	293	86	123	149	184	64	87	103	123
19 YEARS. . .	3235	232	377	489	640	124	184	229	288	88	124	150	183	65	88	104	124
20 YEARS. . .	3480	230	367	472	614	124	183	226	282	89	125	150	182	67	89	105	125
21 YEARS. . .	3716	227	357	456	588	125	182	223	277	90	125	150	181	68	91	106	125
22 YEARS. . .	3942	223	347	440	563	125	180	220	271	91	125	149	179	69	92	107	125
23 YEARS. . .	4159	220	338	424	539	125	179	217	265	92	125	149	178	71	92	107	125
24 YEARS. . .	4366	216	328	409	515	125	177	213	259	93	125	148	176	72	93	107	125
25 YEARS. . .	4564	212	318	394	492	125	175	209	253	93	125	147	174	72	93	108	125
26 YEARS. . .	4752	208	307	378	470	124	172	205	247	93	124	145	171	73	94	107	124
27 YEARS. . .	4931	204	297	363	448	124	169	201	240	94	124	144	168	74	94	107	123
28 YEARS. . .	5099	199	287	349	427	123	167	197	234	94	123	142	166	74	94	107	122
29 YEARS. . .	5259	195	277	334	406	122	164	192	227	93	121	140	162	74	93	106	121
30 YEARS. . .	5409	190	267	320	386	120	160	187	220	93	120	138	159	74	93	105	120
31 YEARS. . .	5549	185	257	306	367	119	157	182	213	92	118	135	156	74	92	104	118
32 YEARS. . .	5680	180	247	292	348	117	153	177	206	92	117	133	152	74	92	103	116
33 YEARS. . .	5801	174	237	279	330	115	149	172	199	91	115	130	148	74	91	102	114
34 YEARS. . .	5912	169	227	266	312	113	146	167	192	90	113	127	145	73	90	100	112
35 YEARS. . .	6014	164	217	253	295	111	141	161	185	89	110	124	140	73	89	98	110
36 YEARS. . .	6107	158	208	240	279	108	137	156	177	87	108	121	136	72	87	97	108
37 YEARS. . .	6190	152	198	228	263	106	133	150	170	86	105	118	132	71	86	95	105
38 YEARS. . .	6263	147	189	216	248	103	129	145	163	84	103	114	128	70	84	93	102
39 YEARS. . .	6327	141	180	204	233	100	124	139	156	82	100	111	123	69	82	90	100
40 YEARS. . .	6381	135	171	193	218	97	120	133	149	80	97	107	119	68	80	88	97
41 YEARS. . .	6426	129	162	182	205	94	115	127	142	78	94	103	114	66	78	86	94
42 YEARS. . .	6461	124	153	171	191	91	110	122	135	76	91	100	109	65	76	83	90
43 YEARS. . .	6486	118	144	160	179	88	106	116	128	74	88	96	105	63	74	80	87
44 YEARS. . .	6502	112	136	150	166	85	101	110	121	72	84	92	100	62	72	77	84
45 YEARS. . .	6509	106	127	140	155	81	96	104	114	69	81	88	95	60	69	74	80
46 YEARS. . .	6506	100	119	131	143	78	91	99	107	67	77	83	90	58	66	71	77
47 YEARS. . .	6493	94	111	121	132	74	86	93	101	64	74	79	85	56	64	68	73
48 YEARS. . .	6471	89	104	112	122	70	81	87	94	61	70	75	80	54	61	65	70
49 YEARS. . .	6439	83	96	103	112	67	76	82	88	58	66	71	76	51	58	62	66
50 YEARS. . .	6397	77	89	95	102	63	71	76	81	55	62	66	71	49	55	58	62
51 YEARS. . .	6346	72	81	87	93	59	66	71	75	52	58	62	66	47	52	55	58
52 YEARS. . .	6286	66	74	79	84	55	61	65	69	49	55	58	61	44	49	51	54
53 YEARS. . .	6216	60	68	71	76	51	57	60	63	46	51	53	56	41	46	48	50
54 YEARS. . .	6136	55	61	64	68	47	52	54	57	43	47	49	51	39	42	44	46
55 YEARS. . .	6047	50	55	57	60	43	47	49	51	39	43	44	46	36	39	41	42
56 YEARS. . .	5948	44	48	50	53	39	42	44	46	36	39	40	42	33	35	37	38
57 YEARS. . .	5840	39	42	44	46	35	37	39	40	32	34	36	37	30	32	33	34
58 YEARS. . .	5722	34	36	38	39	31	33	34	35	28	30	31	32	27	28	29	30
59 YEARS. . .	5595	29	31	32	33	26	28	29	29	25	26	27	28	23	25	25	26
60 YEARS. . .	5458	24	25	26	26	22	23	24	24	21	22	22	23	20	21	21	22
61 YEARS. . .	5311	19	20	20	21	18	19	19	19	17	18	18	18	16	17	17	18
62 YEARS. . .	5155	14	15	15	15	13	14	14	14	13	13	14	14	13	13	13	13
63 YEARS. . .	4989	9	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9
64 YEARS. . .	4814	5	5	5	5	5	5	5	5	5	5	5	5	4	4	4	5
8 YEARS																	
18 YEARS. . .	3207	302	502	656	872	155	236	297	378	108	155	190	235	79	108	129	156
19 YEARS. . .	3578	299	490	637	837	157	236	295	372	110	157	191	235	81	111	131	157
20 YEARS. . .	3936	296	477	616	803	158	235	292	366	112	159	192	234	84	113	133	159
21 YEARS. . .	4281	293	465	596	770	160	234	289	359	114	160	192	233	86	115	135	160
22 YEARS. . .	4613	289	453	576	738	160	233	285	352	116	161	192	231	88	116	136	161
23 YEARS. . .	4931	285	440	556	707	161	231	281	345	117	161	191	230	89	118	137	161
24 YEARS. . .	5235	281	428	536	676	161	229	277	338	119	161	191	228	91	119	138	161
25 YEARS. . .	5527	276	415	516	647	161	227	272	330	120	161	190	225	92	120	138	161
26 YEARS. . .	5805	271	403	497	618	161	224	267	322	120	161	188	222	93	121	139	161
27 YEARS. . .	6069	266	390	477	589	160	221	262	314	121	160	187	219	94	121	139	160
28 YEARS. . .	6321	261	377	456	562	159	217	257	306	121	159	185	216	95	121	138	159
29 YEARS. . .	6559	255	364	440	535	158	214	251	297	121	158	182	212	96	121	138	158
30 YEARS. . .	6783	249	351	421	509	157	210	245	289	121	156	180	208	96	121	137	156
31 YEARS. . .	6995	243	338	403	484	155	205	239	280	120	155	177	204	96	120	136	154
32 YEARS. . .	7193	236	325	386	460	153	201	233	271	119	153	174	200	96	120	135	152
33 YEARS. . .	7377	229	313	368	436	151	196	226	262	119	150	171	195	96	119	133	150
34 YEARS. . .	7549	223	300	351	413	148	191	219	253	117	148	167	190	96	117	131	147
35 YEARS. . .	7707	216	287	334	391	145	186	212	244	116	145	163	185	95	116	129	145
36 YEARS. . .	7851	208	275	316	369	143	181	205	234	114	142	159	180	94	114	127	142
37 YEARS. . .	7982	201	262	302	346	139	176	198	225	113	139	155	174	93	113	125	138
38 YEARS. . .	8100	194	250	286	326	136	170	191	216	111	136	151	169	92	111	122	135
39 YEARS. . .	8205	187	238	271	309	133	164	184	207	109	132	146	163	91	108	119	132
40 YEARS. . .	8296	179	226	256	290	129	158	176	197	106	128	142	157	89	106	116	128
41 YEARS. . .	8374	172	215	241	272	125	152	169	188	104	124	137	151	88	104	113	124
42 YEARS. . .	8439	164	203	227	254	121	146	162	179	101	120	132	145	86	101	110	120
43 YEARS. . .	8490	156	192	213	238	117	140	154	170	98	116	127	139	84	98	106	116
44 YEARS. . .	8528	149	181	200	221	112	134	146	161	95	112	122	133	82	95	103	111
45 YEARS. . .	8552	141	170	187	206	108	127	139	152	92	107	116	126	79	92	99	107
46 YEARS. . .	8563	133	159	174	191	103	121	131	143	89	103	111	120	77	88	95	102
47 YEARS. . .	8561	126	148	162	176	99	115	124	134	85	98	105	114	74	85	91	97
48 YEARS. . .	8546	118	138	150	162	94	108	116	125	81	93	100	107	71	81	87	93
49 YEARS. . .	8517	111	128	136	149	89	102	109	117	78	88	94	101	69	77	82	88
50 YEARS. . .	8475	103	118	127	136	84	95	102	109	74	83	89	94	65	73	78	83
51 YEARS. . .	8419	96	109	116	124	79	89	94	100	70	78	83	88	62	69	73	78
52 YEARS. . .	8350	88	99	106	112	73	82	87	92	66	73	77	81	59	65	69	72
53 YEARS. . .	8268	81	90	96	101	68	76	80	84	61	68	71	75	55	61	64	67
54 YEARS. . .	8172	74	82	86	91	63	69	73	76	57	62	65	69	52	57	59	62
55 YEARS. . .	8064	67	73	77	80	57	63	66	69	52	57	60	62	48	52	54	57
56 YEARS. . .	7941	60	65	68	70	52	56	59	61	48	52	54	56	44	48	49	51
57 YEARS. . .	7806	53	57	59	61	47	50	52	54	43	46	48	50	40	43	44	46
58 YEARS. . .	7657	46	49	50	52	41	44	45	47	38	41	42	43	36	38	39	40
59 YEARS. . .	7495	39	41	42	44	35	37	38	39	33	35	36	37	31	33	34	35
60 YEARS. . .	7319	32	34	35	36	30	31	32	33	28	29	30	31	27	28	29	29
61 YEARS. . .	7130	26	27	27	28	24	25	25	26	23	24	24	25	22	23	23	24
62 YEARS. . .	6928	19	20	20	20	18	19	19	19	17	18	18	19	17	17	18	18
63 YEARS. . .	6712	13	13	13	13	12	12	13	13	12	12	12	12	12	12	12	12
64 YEARS. . .	6483	6	6	6	7	6	6	6	6	6	6	6	6	6	6	6	6

Table 14. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1968, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	2137	333	562	742	988	167	259	328	421	113	167	206	258	81	114	137	167
19 YEARS. . .	2666	332	550	720	950	170	260	327	416	117	170	209	258	85	118	141	170
20 YEARS. . .	3175	330	538	697	913	173	260	325	410	120	173	210	259	88	121	144	173
21 YEARS. . .	3666	327	525	676	877	175	260	322	404	124	175	212	259	92	124	147	175
22 YEARS. . .	4139	324	513	654	841	177	260	320	397	126	177	213	258	94	127	149	177
23 YEARS. . .	4594	321	500	632	807	179	259	316	390	129	179	213	257	97	129	151	179
24 YEARS. . .	5030	317	486	611	773	180	257	312	383	131	180	213	256	100	132	153	180
25 YEARS. . .	5447	313	473	589	740	180	256	308	375	133	180	213	254	102	133	154	180
26 YEARS. . .	5846	308	459	568	708	181	253	303	367	134	181	212	252	104	135	155	181
27 YEARS. . .	6227	303	445	547	676	181	250	298	358	135	181	211	249	105	136	156	180
28 YEARS. . .	6589	297	431	526	645	180	247	293	349	136	180	210	246	107	137	156	180
29 YEARS. . .	6933	291	417	505	615	180	244	287	340	137	179	208	242	108	137	156	179
30 YEARS. . .	7258	285	403	484	586	178	240	281	331	137	178	205	238	109	137	156	178
31 YEARS. . .	7565	278	389	464	557	177	235	274	321	137	177	202	234	109	137	155	176
32 YEARS. . .	7854	271	374	444	530	175	231	267	311	136	175	199	229	110	137	154	174
33 YEARS. . .	8124	264	360	424	503	173	226	260	301	136	172	196	224	110	136	152	172
34 YEARS. . .	8375	256	346	405	477	170	220	253	291	135	170	192	219	109	135	151	169
35 YEARS. . .	8608	249	332	386	451	167	215	245	281	133	167	188	213	109	134	149	167
36 YEARS. . .	8823	241	318	367	427	164	209	237	271	132	164	184	207	106	132	146	163
37 YEARS. . .	9020	233	304	349	403	161	203	229	260	130	160	179	201	107	130	144	160
38 YEARS. . .	9198	224	290	331	380	157	197	221	250	128	157	175	195	106	128	141	156
39 YEARS. . .	9357	216	276	314	358	153	190	213	239	126	153	170	189	105	126	138	152
40 YEARS. . .	9498	208	262	296	336	149	183	205	229	123	149	164	182	103	123	135	148
41 YEARS. . .	9621	199	249	280	315	145	177	196	218	120	144	159	175	102	120	131	144
42 YEARS. . .	9725	190	236	263	295	140	170	187	208	117	140	153	168	100	117	127	139
43 YEARS. . .	9811	181	222	247	276	136	163	179	197	114	135	147	161	97	114	123	134
44 YEARS. . .	9878	173	210	232	257	131	155	170	187	111	130	141	154	95	110	119	129
45 YEARS. . .	9927	164	197	217	239	125	148	161	176	107	125	135	147	92	107	115	124
46 YEARS. . .	9957	155	184	202	221	120	141	153	166	103	119	129	139	89	103	110	119
47 YEARS. . .	9969	146	172	188	205	114	133	144	156	99	114	123	132	86	99	106	113
48 YEARS. . .	9963	137	160	174	188	109	126	135	146	95	108	116	125	83	94	101	108
49 YEARS. . .	9938	128	149	160	173	103	118	126	136	90	102	109	117	80	90	96	102
50 YEARS. . .	9895	120	137	147	158	97	110	118	126	86	97	103	109	76	85	90	96
51 YEARS. . .	9833	111	126	135	144	91	103	109	116	81	91	96	102	72	81	85	90
52 YEARS. . .	9753	102	115	122	130	85	95	101	107	76	85	89	94	68	76	80	84
53 YEARS. . .	9655	94	105	111	117	79	88	92	97	71	78	82	87	64	71	74	78
54 YEARS. . .	9538	85	94	99	105	73	80	84	88	66	72	76	79	60	66	69	72
55 YEARS. . .	9402	77	84	88	93	66	72	76	79	61	66	69	72	56	60	63	65
56 YEARS. . .	9249	69	75	78	81	60	65	68	70	55	60	62	64	51	55	57	59
57 YEARS. . .	9076	61	65	68	70	54	58	60	62	50	53	55	57	46	49	51	53
58 YEARS. . .	8886	53	56	58	60	47	50	52	54	44	47	48	50	41	44	45	46
59 YEARS. . .	8676	45	47	49	50	41	43	44	45	38	40	41	43	36	38	39	40
60 YEARS. . .	8449	37	39	40	41	34	36	36	37	32	34	35	35	31	32	33	33
61 YEARS. . .	8203	29	31	31	32	27	28	29	30	26	27	28	28	25	26	26	27
62 YEARS. . .	7939	22	23	23	23	21	21	22	22	20	21	21	21	19	20	20	20
63 YEARS. . .	7656	15	15	15	15	14	14	14	14	14	14	14	14	13	13	14	14
64 YEARS. . .	7354	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
4 YEARS																	
18 YEARS. . .	3248	402	675	888	1181	203	313	396	506	139	204	250	312	101	140	168	204
19 YEARS. . .	3827	399	659	861	1135	206	314	394	499	143	207	253	312	105	144	172	207
20 YEARS. . .	4386	396	644	834	1090	209	314	391	492	147	209	254	312	108	148	175	210
21 YEARS. . .	4924	393	628	807	1046	212	313	387	484	150	212	255	311	112	151	178	212
22 YEARS. . .	5442	389	613	780	1003	213	312	383	475	153	214	256	310	115	154	181	214
23 YEARS. . .	5940	384	597	754	962	215	310	379	467	156	215	256	309	118	156	183	215
24 YEARS. . .	6417	379	580	728	921	216	308	374	457	158	216	286	306	120	159	184	216
25 YEARS. . .	6874	374	564	702	881	217	306	368	448	160	216	255	304	123	160	185	216
26 YEARS. . .	7310	368	547	676	842	217	303	362	437	161	216	254	301	125	162	186	216
27 YEARS. . .	7727	361	530	651	804	216	299	356	427	162	216	252	297	126	163	187	216
28 YEARS. . .	8123	354	513	625	767	215	295	349	416	163	215	250	293	128	163	187	215
29 YEARS. . .	8498	347	496	600	731	214	290	342	405	163	214	247	288	129	164	186	214
30 YEARS. . .	8853	339	479	576	696	213	285	334	394	163	212	244	283	130	164	186	212
31 YEARS. . .	9188	331	462	551	662	211	280	326	382	163	210	241	278	130	163	185	210
32 YEARS. . .	9503	322	445	527	629	208	274	318	370	162	208	237	272	130	163	183	207
33 YEARS. . .	9797	313	428	504	597	205	268	309	358	161	205	233	266	130	162	181	204
34 YEARS. . .	10071	304	411	481	566	202	262	300	346	160	202	228	260	130	160	179	201
35 YEARS. . .	10324	295	394	458	536	199	255	291	334	158	198	223	253	129	159	177	198
36 YEARS. . .	10558	286	377	436	506	195	248	281	321	156	194	218	246	129	157	174	194
37 YEARS. . .	10770	276	360	414	478	191	241	272	309	154	190	213	239	127	154	171	190
38 YEARS. . .	10963	266	343	393	451	187	233	262	296	152	186	207	231	126	152	167	185
39 YEARS. . .	11135	256	327	372	424	182	225	252	284	149	181	201	224	124	149	164	180
40 YEARS. . .	11287	246	311	351	398	177	217	242	271	146	176	195	216	122	146	160	175
41 YEARS. . .	11418	236	295	331	374	172	209	232	259	142	171	188	208	120	142	155	170
42 YEARS. . .	11529	225	279	312	350	166	201	222	246	139	165	181	199	118	139	151	165
43 YEARS. . .	11620	215	264	293	327	160	193	212	234	135	160	174	191	115	135	146	159
44 YEARS. . .	11691	204	248	275	305	155	184	201	221	131	154	167	183	112	131	141	153
45 YEARS. . .	11741	194	233	257	283	148	175	191	209	126	148	160	174	109	126	136	147
46 YEARS. . .	11771	184	219	239	262	142	167	181	197	122	141	153	165	106	122	131	141
47 YEARS. . .	11780	173	204	222	243	136	158	170	185	117	135	145	156	102	117	125	134
48 YEARS. . .	11769	163	190	206	223	129	149	160	173	112	128	137	148	98	112	119	128
49 YEARS. . .	11738	152	176	190	205	122	140	150	161	107	121	130	139	94	106	113	121
50 YEARS. . .	11686	142	163	175	188	115	131	140	149	101	115	122	130	90	101	107	114
51 YEARS. . .	11614	132	150	160	171	108	122	130	138	96	107	114	121	86	96	101	107
52 YEARS. . .	11522	121	137	145	155	101	113	120	127	90	100	106	112	81	90	95	100
53 YEARS. . .	11409	111	124	131	139	94	104	110	116	84	93	98	103	76	84	88	92
54 YEARS. . .	11276	101	112	118	124	86	95	100	105	78	86	90	94	71	78	81	85
55 YEARS. . .	11123	91	100	105	110	79	86	90	94	72	78	82	85	66	72	75	78
56 YEARS. . .	10950	82	89	93	97	71	77	81	84	66	71	74	77	61	65	68	70
57 YEARS. . .	10756	72	78	81	84	64	69	71	74	59	63	66	68	55	59	61	63
58 YEARS. . .	10541	63	67	69	72	56	60	62	64	52	56	58	59	49	52	54	55
59 YEARS. . .	10307	53	57	58	60	48	51	53	54	46	48	49	51	43	45	46	48
60 YEARS. . .	10052	44	46	47	49	41	43	44	45	39	40	41	42	37	38	39	40
61 YEARS. . .	9776	35	37	37	38	33	34	35	35	31	32	33	34	30	31	32	32
62 YEARS. . .	9480	26	27	27	28	25	26	26	26	24	25	25	25	23	24	24	24
63 YEARS. . .	9164	17	18	18	18	17	17	17	17	16	17	17	17	16	16	16	16
64 YEARS. . .	8828	9	9	9	9	8	9	9	9	8	8	8	8	8	8	8	8

Table 14. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1968, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	1248	452	771	1021	1364	221	349	445	574	148	222	276	347	104	149	181	222
19 YEARS. . .	2116	452	756	992	1313	227	352	445	569	154	227	281	350	110	155	187	228
20 YEARS. . .	2954	451	741	963	1263	232	354	444	562	160	233	285	352	116	161	193	233
21 YEARS. . .	3761	449	725	934	1215	237	355	442	555	165	237	288	353	121	166	198	237
22 YEARS. . .	4539	446	708	905	1167	241	356	439	547	170	241	291	354	126	171	202	241
23 YEARS. . .	5286	442	692	877	1120	244	356	436	539	175	244	292	354	131	176	206	244
24 YEARS. . .	6002	438	674	848	1074	246	355	432	530	178	246	294	353	135	179	209	246
25 YEARS. . .	6689	433	657	817	1029	248	353	427	520	182	248	294	351	139	183	212	248
26 YEARS. . .	7345	427	639	790	985	250	351	421	510	185	250	294	349	142	185	214	249
27 YEARS. . .	7971	421	620	762	942	250	348	415	498	187	250	293	345	145	187	216	250
28 YEARS. . .	8567	414	601	733	900	250	344	408	487	189	250	291	342	147	189	217	250
29 YEARS. . .	9133	406	582	705	854	250	339	400	475	190	249	289	337	149	190	217	249
30 YEARS. . .	9668	398	563	676	816	249	334	392	462	191	248	286	332	151	191	217	248
31 YEARS. . .	10173	389	543	649	779	247	329	383	449	191	247	283	327	152	191	216	246
32 YEARS. . .	10648	379	524	621	741	245	323	374	436	191	244	279	320	153	191	215	244
33 YEARS. . .	11093	370	504	594	703	242	316	364	422	190	241	275	314	153	190	214	241
34 YEARS. . .	11508	359	485	567	667	239	309	354	408	189	236	270	307	153	189	211	238
35 YEARS. . .	11892	349	465	541	632	235	301	344	394	187	234	264	299	153	187	209	234
36 YEARS. . .	12246	338	445	515	595	231	293	333	380	185	230	258	291	152	185	206	230
37 YEARS. . .	12570	327	426	489	564	226	285	322	365	183	226	252	283	151	183	202	225
38 YEARS. . .	12863	315	406	464	532	221	276	311	351	180	221	245	274	150	180	199	220
39 YEARS. . .	13127	304	387	440	501	216	267	299	336	177	215	238	265	148	177	194	214
40 YEARS. . .	13360	292	368	415	471	210	258	287	321	173	209	231	256	146	173	190	208
41 YEARS. . .	13563	279	349	392	441	204	248	275	306	169	203	223	246	143	169	185	202
42 YEARS. . .	13735	267	330	369	413	197	239	263	291	165	197	215	237	140	165	179	196
43 YEARS. . .	13878	255	312	346	386	191	228	251	277	161	190	207	227	137	160	174	189
44 YEARS. . .	13990	242	294	324	359	184	218	239	262	156	183	199	216	134	155	168	182
45 YEARS. . .	14072	230	276	303	334	176	208	226	247	150	175	190	206	130	150	162	174
46 YEARS. . .	14124	217	258	282	309	169	197	214	232	145	168	181	196	126	144	155	167
47 YEARS. . .	14145	205	241	262	286	161	187	202	216	139	160	172	185	121	139	148	159
48 YEARS. . .	14137	192	224	243	263	153	176	189	204	133	152	163	174	117	132	141	151
49 YEARS. . .	14098	179	207	223	241	144	165	177	190	126	144	153	164	112	126	134	143
50 YEARS. . .	14029	167	191	205	220	136	154	164	176	120	135	144	153	107	119	127	134
51 YEARS. . .	13929	155	176	187	200	127	143	152	162	113	127	134	142	101	113	119	126
52 YEARS. . .	13800	142	160	170	181	119	133	140	148	106	118	124	131	96	106	111	117
53 YEARS. . .	13640	130	145	154	162	110	122	128	135	99	109	115	121	90	98	103	108
54 YEARS. . .	13450	118	131	138	145	101	111	117	122	92	100	105	110	83	91	95	100
55 YEARS. . .	13230	106	117	122	128	92	100	105	110	84	91	95	100	77	84	87	91
56 YEARS. . .	12979	95	103	107	112	83	90	93	97	76	82	86	89	70	76	79	82
57 YEARS. . .	12698	83	90	93	97	74	79	82	85	68	73	76	79	64	68	70	73
58 YEARS. . .	12387	72	77	80	82	65	69	71	74	61	64	66	68	57	60	62	64
59 YEARS. . .	12046	61	65	67	69	56	59	60	62	52	55	57	58	49	52	53	55
60 YEARS. . .	11675	51	53	54	56	47	49	50	51	44	46	47	48	42	44	45	46
61 YEARS. . .	11273	40	42	42	43	37	39	39	40	36	37	38	38	34	35	36	37
62 YEARS. . .	10841	30	31	31	31	28	29	29	30	27	28	28	29	26	27	27	28
63 YEARS. . .	10379	20	20	20	20	19	19	19	20	18	19	19	19	18	18	18	18
64 YEARS. . .	9887	10	10	10	10	9	10	10	10	9	9	9	9	9	9	9	9
4 YEARS OR MORE																	
18 YEARS. . .	2893	617	1068	1426	1922	297	474	606	789	197	298	373	471	139	199	243	299
19 YEARS. . .	3811	615	1046	1385	1849	304	476	606	780	205	305	378	474	146	206	250	305
20 YEARS. . .	4702	613	1024	1343	1778	310	478	604	771	212	310	382	476	152	213	256	311
21 YEARS. . .	5566	610	1001	1302	1709	315	479	601	760	218	316	386	477	159	220	262	316
22 YEARS. . .	6404	605	979	1262	1641	320	480	597	749	224	320	389	477	165	225	267	321
23 YEARS. . .	7216	600	955	1222	1576	324	479	592	736	229	324	391	476	170	231	272	324
24 YEARS. . .	8001	595	932	1182	1511	327	478	586	725	234	327	392	475	175	235	276	327
25 YEARS. . .	8759	588	907	1142	1449	329	475	579	712	238	330	393	473	180	239	280	330
26 YEARS. . .	9491	580	883	1102	1387	331	472	572	698	242	331	393	470	184	243	283	331
27 YEARS. . .	10196	572	858	1063	1327	332	469	564	683	245	332	392	466	188	246	285	332
28 YEARS. . .	10875	563	833	1024	1269	333	464	555	668	248	333	390	461	191	249	286	332
29 YEARS. . .	11527	553	807	986	1212	333	459	545	652	250	332	388	456	194	250	287	332
30 YEARS. . .	12153	543	782	948	1156	332	453	535	636	251	331	385	450	197	252	288	331
31 YEARS. . .	12752	532	756	910	1102	330	446	524	619	252	330	381	443	199	253	288	329
32 YEARS. . .	13325	520	730	873	1050	328	439	513	602	253	328	377	436	200	253	287	327
33 YEARS. . .	13871	508	704	836	999	326	431	501	585	252	325	372	428	202	253	286	324
34 YEARS. . .	14391	495	678	800	949	322	423	488	567	252	322	366	420	202	252	284	321
35 YEARS. . .	14884	482	652	765	901	318	414	475	549	251	318	360	411	203	251	281	317
36 YEARS. . .	15350	469	627	730	854	314	404	462	531	249	313	354	401	203	249	278	312
37 YEARS. . .	15790	455	601	696	809	309	394	448	512	247	308	346	391	202	247	275	307
38 YEARS. . .	16204	441	576	662	764	304	384	434	493	244	303	339	381	201	244	271	302
39 YEARS. . .	16591	426	550	629	722	298	373	420	474	241	297	331	370	200	241	267	296
40 YEARS. . .	16951	411	525	597	681	291	361	405	455	238	290	322	359	198	238	262	289
41 YEARS. . .	17285	396	500	565	641	284	350	390	436	234	283	313	347	196	233	256	282
42 YEARS. . .	17593	380	476	534	602	277	338	375	417	229	276	303	335	193	229	250	274
43 YEARS. . .	17873	365	451	504	564	269	325	359	398	224	268	294	323	190	224	244	266
44 YEARS. . .	18128	349	427	474	528	260	313	344	379	219	259	283	310	187	218	237	258
45 YEARS. . .	18355	333	403	445	493	252	300	326	360	213	251	273	297	183	213	230	249
46 YEARS. . .	18557	316	380	417	459	243	286	312	340	207	241	262	284	178	206	222	240
47 YEARS. . .	18731	300	357	390	426	233	273	296	321	200	232	250	270	174	199	214	231
48 YEARS. . .	18880	284	334	363	395	223	259	280	302	193	222	239	257	168	192	206	221
49 YEARS. . .	19001	267	311	337	364	213	245	263	283	185	212	227	243	163	185	197	210
50 YEARS. . .	19096	251	289	311	335	202	231	247	265	177	201	214	229	157	177	188	200
51 YEARS. . .	19165	234	267	286	307	191	216	231	246	169	190	202	215	150	168	178	189
52 YEARS. . .	19207	217	246	262	279	180	202	214	227	160	179	189	200	143	159	168	178
53 YEARS. . .	19223	201	225	238	253	168	187	198	209	151	167	176	186	136	150	158	166
54 YEARS. . .	19212	184	205	216	227	156	173	182	191	141	155	163	171	128	141	147	154
55 YEARS. . .	19174	168	184	193	203	144	158	165	173	131	143	150	156	120	130	136	142
56 YEARS. . .	19110	151	165	172	179	132	143	149	155	121	131	136	142	111	120	125	130
57 YEARS. . .	19019	134	145	151	157	119	128	132	137	110	118	122	127	102	109	113	117
58 YEARS. . .	18902	118	126	130	135	105	112	116	120	98	105	108	111	92	98	101	104
59 YEARS. . .	18759	101	107	110	114	92	97	100	103	86	91	94	96	81	86	88	90
60 YEARS. . .	18588	85	89	91	93	78	82	83	85	74	77	79	81	70	73	75	77
61 YEARS. . .	18392	68	71	72	74	63	66	67	68	61	63	64	65	58	60	61	62
62 YEARS. . .	18168	51	53	54	54	48	50	51	51	47	48	49	49	45	46	47	48
63 YEARS. . .	17919	34	35	35	36	33	34	34	34	32	33	33	33	31	32	32	32
64 YEARS. . .	17642	17	18	18	18	17	17	17	17	17	17	17	17	16	16	16	17

Table 14. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1968, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	3179	586	1005	1337	1796	286	452	577	746	192	287	357	449	136	193	234	268
19 YEARS. . .	4060	584	984	1298	1727	292	454	575	737	198	293	362	452	142	200	241	293
20 YEARS. . .	4914	581	963	1259	1660	297	455	573	728	205	298	365	453	148	206	247	298
21 YEARS. . .	5740	578	941	1220	1595	302	456	569	718	211	303	368	453	154	212	252	303
22 YEARS. . .	6539	573	919	1181	1531	306	456	565	707	216	306	371	453	160	217	257	307
23 YEARS. . .	7311	568	897	1143	1469	309	455	560	695	221	310	372	452	165	222	261	310
24 YEARS. . .	8056	562	874	1105	1409	312	453	554	683	225	312	373	450	169	226	265	312
25 YEARS. . .	8774	555	851	1068	1350	314	450	547	670	229	314	373	448	174	230	267	314
26 YEARS. . .	9464	547	827	1030	1292	315	447	539	656	232	315	373	444	177	233	270	315
27 YEARS. . .	10127	539	803	993	1236	316	443	531	642	234	316	371	440	181	235	271	316
28 YEARS. . .	10763	530	779	956	1180	316	438	522	627	236	316	369	435	184	237	273	316
29 YEARS. . .	11372	520	755	919	1127	316	433	513	612	238	315	367	430	186	239	273	315
30 YEARS. . .	11953	510	730	883	1075	314	427	503	596	239	314	363	424	188	240	273	313
31 YEARS. . .	12507	499	706	847	1024	312	420	492	580	239	312	360	417	190	240	273	311
32 YEARS. . .	13034	488	681	812	974	310	413	481	563	240	309	355	410	191	240	271	309
33 YEARS. . .	13534	476	656	777	926	307	405	469	546	239	306	350	402	192	239	270	306
34 YEARS. . .	14006	463	632	743	879	303	396	457	529	238	303	344	393	192	236	268	302
35 YEARS. . .	14451	451	607	710	834	299	387	444	512	237	299	338	385	192	237	265	298
36 YEARS. . .	14869	437	582	677	790	295	378	431	494	235	294	331	375	192	235	262	293
37 YEARS. . .	15260	424	558	644	747	290	368	418	476	232	289	324	365	191	232	258	288
38 YEARS. . .	15623	410	534	613	706	284	358	404	458	229	283	316	355	189	229	254	282
39 YEARS. . .	15959	396	510	582	666	278	347	390	440	226	277	308	344	188	226	249	276
40 YEARS. . .	16268	381	486	551	627	271	336	376	422	222	270	300	334	186	222	244	269
41 YEARS. . .	16550	367	462	521	590	264	325	361	404	218	263	291	322	183	218	239	262
42 YEARS. . .	16805	352	439	492	554	257	313	347	385	214	256	282	311	180	213	233	255
43 YEARS. . .	17032	337	416	464	516	249	301	332	367	209	248	272	299	177	206	227	247
44 YEARS. . .	17232	322	393	436	485	241	289	317	349	203	240	262	286	174	203	220	239
45 YEARS. . .	17405	306	370	409	452	233	276	302	331	197	231	252	274	170	197	213	230
46 YEARS. . .	17550	291	348	382	420	224	263	287	313	191	223	241	261	165	191	205	221
47 YEARS. . .	17668	275	327	356	390	214	250	271	294	184	213	230	248	160	184	197	212
48 YEARS. . .	17760	260	305	331	360	205	237	256	277	177	204	219	235	155	177	189	203
49 YEARS. . .	17823	244	284	307	332	195	224	241	259	170	194	207	222	150	169	181	193
50 YEARS. . .	17860	229	263	283	305	185	211	225	241	162	184	196	209	144	162	172	183
51 YEARS. . .	17869	213	243	260	278	174	197	210	224	154	173	184	196	137	154	163	172
52 YEARS. . .	17851	198	223	236	253	164	184	195	206	146	163	172	182	131	145	153	162
53 YEARS. . .	17806	182	204	216	229	153	170	179	189	137	152	160	168	124	136	143	151
54 YEARS. . .	17734	167	185	195	205	142	156	164	173	128	141	148	155	116	127	133	140
55 YEARS. . .	17634	151	166	174	183	130	142	149	156	119	129	135	141	108	118	123	128
56 YEARS. . .	17507	136	148	155	161	119	129	134	140	109	118	122	127	100	108	112	117
57 YEARS. . .	17353	121	130	135	141	107	115	119	123	99	106	110	114	91	98	101	105
58 YEARS. . .	17172	106	113	117	121	94	101	104	107	88	94	97	100	82	87	90	93
59 YEARS. . .	16963	90	96	99	101	82	87	89	92	77	81	84	86	73	77	79	81
60 YEARS. . .	16728	75	79	81	83	69	73	74	76	66	69	70	72	63	65	67	68
61 YEARS. . .	16464	60	63	64	65	56	58	60	61	54	56	57	58	51	53	54	55
62 YEARS. . .	16174	45	47	47	48	43	44	45	45	41	42	43	44	40	41	42	42
63 YEARS. . .	15857	30	31	31	32	29	30	30	30	28	29	29	29	27	28	28	29
64 YEARS. . .	15512	15	15	15	16	15	15	15	15	15	15	15	15	14	14	14	15
5 YEARS OR MORE																	
18 YEARS. . .	2460	652	1139	1527	2066	309	498	642	838	203	310	390	495	141	205	251	311
19 YEARS. . .	3427	651	1116	1483	1988	317	501	641	829	211	318	396	499	149	213	259	318
20 YEARS. . .	4368	649	1093	1440	1912	323	504	639	819	219	324	401	501	156	221	266	325
21 YEARS. . .	5282	646	1070	1396	1839	329	505	636	809	226	330	405	503	163	228	273	331
22 YEARS. . .	6171	642	1046	1354	1767	335	506	632	796	233	335	409	504	170	234	279	336
23 YEARS. . .	7034	637	1022	1311	1697	340	506	628	786	239	340	412	504	176	240	285	340
24 YEARS. . .	7871	632	997	1269	1628	343	506	622	773	244	344	414	503	182	246	289	344
25 YEARS. . .	8682	625	972	1227	1561	347	504	616	760	249	347	415	501	187	250	293	347
26 YEARS. . .	9468	618	946	1185	1496	349	501	609	745	253	349	415	498	192	255	297	349
27 YEARS. . .	10227	609	920	1144	1432	351	498	601	730	257	351	415	495	196	258	300	351
28 YEARS. . .	10960	600	894	1102	1370	352	494	592	715	260	352	414	490	200	261	302	352
29 YEARS. . .	11667	591	867	1062	1309	352	489	582	699	263	352	412	485	204	264	304	352
30 YEARS. . .	12348	580	840	1021	1250	352	483	572	682	265	351	409	480	207	266	304	351
31 YEARS. . .	13004	569	813	982	1192	351	476	561	665	266	350	406	473	209	267	305	350
32 YEARS. . .	13633	557	786	942	1136	349	469	549	647	267	349	402	466	211	268	304	348
33 YEARS. . .	14237	545	759	904	1082	347	461	537	629	268	346	397	458	213	268	304	346
34 YEARS. . .	14814	532	732	865	1029	344	453	524	610	268	343	392	450	214	268	302	342
35 YEARS. . .	15366	519	705	828	977	340	444	511	592	267	339	386	441	215	267	300	339
36 YEARS. . .	15891	505	678	791	927	336	434	497	572	266	335	379	431	215	266	297	334
37 YEARS. . .	16391	490	651	754	879	331	424	483	553	264	330	372	421	215	264	294	329
38 YEARS. . .	16864	476	624	719	831	326	413	469	533	262	325	364	410	215	262	291	324
39 YEARS. . .	17312	461	597	684	786	320	402	454	514	259	319	356	399	214	259	286	318
40 YEARS. . .	17734	445	570	649	742	314	391	438	494	255	313	348	388	212	255	281	311
41 YEARS. . .	18130	429	544	616	699	307	379	423	474	252	305	338	376	210	251	276	304
42 YEARS. . .	18499	413	518	583	657	299	366	407	454	247	298	329	363	208	247	270	297
43 YEARS. . .	18843	397	492	550	617	291	353	391	433	242	290	318	351	205	242	264	289
44 YEARS. . .	19161	380	466	519	576	283	340	374	413	237	281	308	337	202	237	257	280
45 YEARS. . .	19453	363	441	488	540	274	326	358	393	231	272	297	324	198	231	250	271
46 YEARS. . .	19719	346	416	457	504	264	312	341	372	225	263	285	310	194	224	242	262
47 YEARS. . .	19959	329	391	428	469	254	298	324	352	218	253	273	296	189	217	234	252
48 YEARS. . .	20173	311	367	399	434	244	284	307	332	211	243	261	281	184	210	225	241
49 YEARS. . .	20362	294	342	371	401	233	269	289	311	203	232	249	267	178	202	216	231
50 YEARS. . .	20524	276	319	343	370	222	254	272	291	194	221	236	252	172	194	206	219
51 YEARS. . .	20660	258	295	316	339	210	239	254	271	186	209	222	237	165	185	196	208
52 YEARS. . .	20770	240	272	290	309	198	223	237	251	176	197	209	221	158	176	185	196
53 YEARS. . .	20855	222	249	264	280	186	207	219	232	167	185	195	206	150	166	174	184
54 YEARS. . .	20913	204	227	240	253	173	191	201	212	156	172	181	190	142	156	163	171
55 YEARS. . .	20946	186	205	215	226	160	175	184	192	146	159	166	174	133	145	151	158
56 YEARS. . .	20952	168	184	192	200	146	159	166	173	134	145	151	158	124	133	139	144
57 YEARS. . .	20933	150	162	169	175	132	143	148	154	122	131	136	141	113	122	126	130
58 YEARS. . .	20887	132	141	146	151	118	126	130	134	110	117	121	125	103	109	113	116
59 YEARS. . .	20816	114	121	124	128	103	109	112	115	97	102	105	108	91	96	99	101
60 YEARS. . .	20718	95	100	103	105	88	92	94	96	83	87	89	91	79	82	84	86
61 YEARS. . .	20595	77	80	81	83	71	74	76	77	68	71	72	74	65	68	69	70
62 YEARS. . .	20446	58	60	61	62	55	56	57	58	53	54	55	56	51	52	53	54
63 YEARS. . .	20271	39	40	40	41	37	38	38	39	36	37	37	38	35	36	36	37
64 YEARS. . .	20070	20	20	20	20	19	19	19	20	19	19	19	19	18	19	19	19

Table 15. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1967, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	2484	209	345	451	597	109	164	206	261	76	109	133	164	56	77	91	109
19 YEARS. . .	2726	207	337	437	572	110	164	204	257	78	110	133	163	58	78	92	110
20 YEARS. . .	2960	205	328	422	549	111	163	202	252	79	111	133	162	59	79	93	111
21 YEARS. . .	3185	202	319	408	526	111	162	199	247	80	111	133	161	60	80	94	111
22 YEARS. . .	3400	199	311	394	504	112	161	197	242	81	112	133	160	62	81	95	112
23 YEARS. . .	3606	197	302	380	482	112	160	194	237	82	112	133	159	63	82	95	112
24 YEARS. . .	3804	193	293	366	461	112	158	191	232	83	112	132	157	64	83	96	112
25 YEARS. . .	3992	190	284	352	441	112	156	187	227	83	112	131	155	64	83	96	111
26 YEARS. . .	4171	186	275	339	421	111	154	184	221	83	111	130	153	65	84	96	111
27 YEARS. . .	4342	183	266	326	401	111	152	180	215	84	110	129	151	66	84	96	110
28 YEARS. . .	4503	179	257	312	382	110	149	176	209	84	110	127	148	66	84	95	110
29 YEARS. . .	4655	174	248	299	364	109	146	172	203	83	109	125	146	66	84	95	108
30 YEARS. . .	4798	170	239	287	346	108	144	168	197	83	107	123	143	66	83	94	107
31 YEARS. . .	4932	166	230	274	329	106	141	163	191	83	106	121	140	66	83	93	106
32 YEARS. . .	5057	161	221	262	312	105	137	159	185	82	105	119	136	66	82	92	104
33 YEARS. . .	5172	156	213	250	296	103	134	154	178	81	103	117	133	66	81	91	103
34 YEARS. . .	5279	152	204	238	280	101	131	149	172	80	101	114	130	66	81	90	101
35 YEARS. . .	5377	147	195	227	265	99	127	145	166	79	99	111	126	65	79	88	99
36 YEARS. . .	5466	142	186	215	250	97	123	140	159	78	97	109	122	64	78	87	97
37 YEARS. . .	5545	137	178	204	236	95	119	135	153	77	95	106	119	64	77	85	94
38 YEARS. . .	5616	132	170	194	222	93	115	130	146	76	92	103	115	63	75	83	92
39 YEARS. . .	5677	127	161	183	209	90	111	125	140	74	90	99	111	62	74	81	89
40 YEARS. . .	5730	121	153	173	196	88	107	120	134	72	87	96	107	61	72	79	87
41 YEARS. . .	5773	116	145	163	184	85	103	114	127	70	84	93	102	60	70	77	84
42 YEARS. . .	5807	111	137	153	172	82	99	109	121	69	82	89	98	58	68	74	81
43 YEARS. . .	5833	106	129	144	160	79	95	104	115	67	79	86	94	57	66	72	78
44 YEARS. . .	5849	100	122	135	149	76	90	99	108	64	76	82	90	55	64	69	75
45 YEARS. . .	5856	95	114	126	139	73	86	94	102	62	73	79	85	54	62	67	72
46 YEARS. . .	5854	90	107	117	128	70	82	89	96	60	69	75	81	52	60	64	69
47 YEARS. . .	5843	85	100	109	118	66	77	83	90	57	66	71	77	50	57	61	66
48 YEARS. . .	5823	79	93	101	109	63	73	78	84	55	63	67	72	48	55	58	62
49 YEARS. . .	5794	74	86	93	100	60	68	73	79	52	59	63	68	46	52	55	59
50 YEARS. . .	5756	69	79	85	91	56	64	68	73	50	56	59	63	44	49	52	56
51 YEARS. . .	5709	64	73	78	83	53	59	63	67	47	52	56	59	42	47	49	52
52 YEARS. . .	5653	59	67	71	75	49	55	58	62	44	49	52	55	40	44	46	49
53 YEARS. . .	5587	54	60	64	68	46	51	53	56	41	45	48	50	37	41	43	45
54 YEARS. . .	5513	49	55	57	60	42	46	49	51	38	42	44	46	35	38	40	41
55 YEARS. . .	5430	44	49	51	54	38	42	44	46	35	38	40	42	32	35	36	38
56 YEARS. . .	5337	40	43	45	47	35	38	39	41	32	34	36	37	29	32	33	34
57 YEARS. . .	5236	35	38	39	41	31	33	35	36	29	31	32	33	27	29	29	31
58 YEARS. . .	5125	30	32	34	35	27	29	30	31	25	27	28	29	24	25	26	27
59 YEARS. . .	5005	26	27	28	29	23	25	26	26	22	23	24	25	21	22	23	23
60 YEARS. . .	4877	21	22	23	24	20	21	21	22	19	20	20	20	18	19	19	19
61 YEARS. . .	4739	17	18	18	18	16	16	17	17	15	16	16	16	15	15	15	16
62 YEARS. . .	4592	13	13	13	13	12	12	13	13	12	12	12	12	11	11	12	12
63 YEARS. . .	4436	8	9	9	9	8	8	8	8	8	8	8	8	8	8	8	8
64 YEARS. . .	4271	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
8 YEARS																	
18 YEARS. . .	2728	276	461	606	805	141	216	272	347	97	141	173	215	71	98	117	142
19 YEARS. . .	3080	274	450	587	773	143	216	270	342	100	143	174	215	73	100	119	143
20 YEARS. . .	3420	271	439	568	742	144	215	267	336	102	145	175	214	76	103	121	145
21 YEARS. . .	3748	269	428	549	711	146	215	265	330	104	146	175	213	78	104	123	146
22 YEARS. . .	4063	266	417	531	682	147	213	262	324	106	147	175	212	80	106	124	147
23 YEARS. . .	4365	262	406	513	653	147	212	258	318	107	147	175	211	81	108	125	147
24 YEARS. . .	4656	258	394	494	625	148	210	254	311	108	148	175	209	83	109	126	148
25 YEARS. . .	4934	254	383	477	598	148	208	250	304	109	148	174	207	84	110	127	148
26 YEARS. . .	5199	250	371	459	571	148	206	246	297	110	147	173	204	85	110	127	147
27 YEARS. . .	5452	245	360	441	545	147	203	241	290	111	147	171	202	86	111	127	147
28 YEARS. . .	5693	240	348	424	520	146	200	237	282	111	146	170	199	87	111	127	146
29 YEARS. . .	5921	235	336	407	495	145	197	231	274	111	145	168	195	88	111	127	145
30 YEARS. . .	6137	229	324	390	472	144	193	226	267	111	144	166	192	88	111	126	144
31 YEARS. . .	6341	224	313	373	448	143	189	221	258	110	142	163	188	88	111	125	142
32 YEARS. . .	6532	218	301	357	426	141	185	215	250	110	141	160	184	88	110	124	140
33 YEARS. . .	6711	212	289	341	404	139	181	209	242	109	139	157	180	88	109	123	138
34 YEARS. . .	6877	206	278	325	383	137	177	203	234	108	136	154	176	88	108	121	136
35 YEARS. . .	7031	199	266	310	362	134	172	196	225	107	134	151	171	87	107	119	133
36 YEARS. . .	7172	193	255	295	342	132	167	190	217	106	131	147	166	87	106	117	131
37 YEARS. . .	7301	186	243	280	323	129	162	184	208	104	128	144	161	86	104	115	128
38 YEARS. . .	7418	180	232	265	305	126	157	177	200	102	125	140	156	85	102	113	125
39 YEARS. . .	7522	173	221	251	287	123	152	170	192	100	122	136	151	84	100	110	122
40 YEARS. . .	7614	166	210	237	269	119	147	164	183	98	119	131	146	83	98	108	118
41 YEARS. . .	7693	159	199	224	253	116	141	157	175	96	115	127	140	81	96	105	115
42 YEARS. . .	7760	152	189	211	237	112	136	150	166	94	112	[illegible]	135	79	93	102	111
43 YEARS. . .	7815	145	178	198	221	108	130	143	158	91	108	118	129	78	91	99	107
44 YEARS. . .	7857	138	168	186	206	104	124	136	149	88	104	113	123	76	88	95	103
45 YEARS. . .	7887	131	158	174	192	100	118	129	141	85	100	108	117	74	85	92	99
46 YEARS. . .	7904	124	148	162	176	96	113	122	133	82	95	103	112	71	82	88	95
47 YEARS. . .	7909	117	138	151	164	92	107	115	125	79	91	98	106	69	79	84	91
48 YEARS. . .	7902	110	129	139	151	87	101	108	117	76	87	93	100	66	75	81	86
49 YEARS. . .	7882	103	119	129	139	83	95	101	109	72	82	88	94	64	72	77	82
50 YEARS. . .	7850	96	110	118	127	78	89	95	101	69	78	82	88	61	68	73	77
51 YEARS. . .	7805	89	101	108	116	73	83	88	93	65	73	77	82	58	65	68	72
52 YEARS. . .	7748	82	93	99	105	68	77	81	86	61	68	72	76	55	61	64	68
53 YEARS. . .	7679	76	84	89	95	64	71	74	79	57	63	66	70	52	57	60	63
54 YEARS. . .	7597	69	76	80	85	59	65	68	71	53	58	61	64	48	53	55	58
55 YEARS. . .	7502	62	68	72	75	54	59	61	64	49	53	56	58	45	49	51	53
56 YEARS. . .	7396	56	61	63	66	49	53	55	57	45	48	50	52	41	44	46	48
57 YEARS. . .	7277	49	53	55	57	44	47	48	50	40	43	45	46	37	40	41	43
58 YEARS. . .	7145	43	46	47	49	38	41	42	44	36	38	39	41	33	36	37	38
59 YEARS. . .	7001	37	39	40	41	33	35	36	37	31	33	34	35	29	31	32	33
60 YEARS. . .	6845	30	32	33	33	28	29	30	31	26	28	28	29	25	26	27	27
61 YEARS. . .	6676	24	25	26	26	22	23	24	24	21	22	23	23	21	21	22	22
62 YEARS. . .	6495	18	19	19	19	17	18	18	18	16	17	17	17	16	16	17	17
63 YEARS. . .	6301	12	12	12	12	11	12	12	12	11	11	11	12	11	11	11	11
64 YEARS. . .	6095	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6

Table 15. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1967, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	1976	308	519	685	912	154	239	303	389	105	154	191	238	75	106	127	155
19 YEARS. . .	2467	307	508	665	877	157	240	302	384	108	157	193	239	79	109	130	158
20 YEARS. . .	2940	305	497	644	843	160	241	300	379	111	160	195	239	82	112	133	160
21 YEARS. . .	3396	303	485	624	809	162	241	298	373	114	162	196	239	85	115	136	162
22 YEARS. . .	3835	300	473	604	777	164	240	295	367	117	164	197	239	87	118	138	164
23 YEARS. . .	4257	297	461	584	745	165	239	292	360	119	165	197	238	90	120	140	165
24 YEARS. . .	4662	293	449	564	713	166	238	289	354	121	166	197	237	92	122	142	166
25 YEARS. . .	5049	289	437	544	683	167	236	285	[illegible]	123	167	197	235	94	123	143	167
26 YEARS. . .	5420	285	424	524	653	167	234	280	339	124	167	196	233	96	125	144	167
27 YEARS. . .	5773	280	411	505	624	167	231	276	331	125	167	195	230	97	126	144	167
28 YEARS. . .	6108	275	398	485	595	167	228	271	323	126	167	194	227	99	126	145	166
29 YEARS. . .	6427	269	385	466	566	166	225	265	314	126	166	192	224	100	127	144	166
30 YEARS. . .	6728	263	372	447	541	165	221	259	306	127	165	190	220	101	127	144	164
31 YEARS. . .	7012	257	359	428	514	164	217	253	297	127	163	187	216	101	127	143	163
32 YEARS. . .	7279	250	346	410	488	162	213	247	288	126	161	184	212	101	126	142	161
33 YEARS. . .	7529	244	332	392	464	160	208	240	278	125	159	181	207	101	126	141	159
34 YEARS. . .	7762	237	319	374	440	157	204	233	269	125	157	178	202	101	125	139	157
35 YEARS. . .	7977	230	306	356	416	155	198	226	260	123	154	174	197	101	123	137	154
36 YEARS. . .	8175	222	293	339	394	152	193	219	250	122	151	170	192	100	122	135	151
37 YEARS. . .	8356	215	280	322	372	149	187	212	240	120	148	166	186	99	120	133	148
38 YEARS. . .	8519	207	267	305	350	145	182	204	231	118	145	161	180	98	118	130	144
39 YEARS. . .	8666	199	255	289	330	142	176	197	221	116	141	157	174	97	116	128	141
40 YEARS. . .	8795	192	242	273	310	138	169	189	211	114	137	152	168	96	114	124	137
41 YEARS. . .	8907	184	229	258	291	134	163	181	201	111	133	147	162	94	111	121	133
42 YEARS. . .	9002	175	217	243	272	130	157	173	191	108	129	141	155	92	108	118	128
43 YEARS. . .	9080	167	205	[illegible]	254	125	150	165	182	105	124	136	149	90	105	114	124
44 YEARS. . .	9140	159	193	[illegible]	237	120	143	157	172	102	120	130	142	88	102	110	119
45 YEARS. . .	9183	151	181	[illegible]	220	116	136	149	162	99	115	125	135	85	98	106	114
46 YEARS. . .	9209	143	170	186	204	111	130	141	153	95	110	119	129	82	95	102	110
47 YEARS. . .	9218	135	159	173	188	106	123	133	144	91	105	113	122	80	91	97	104
48 YEARS. . .	9209	126	148	160	173	100	116	125	134	87	100	107	115	77	87	93	99
49 YEARS. . .	9184	118	137	148	159	95	109	116	125	83	94	101	108	73	83	88	94
50 YEARS. . .	9141	110	126	135	145	90	102	108	116	79	89	95	101	70	79	83	88
51 YEARS. . .	9081	102	116	124	132	84	95	101	107	75	83	88	94	67	74	78	83
52 YEARS. . .	9003	94	106	113	120	78	88	93	98	70	76	82	87	63	70	73	77
53 YEARS. . .	8909	86	96	102	108	73	81	85	90	65	72	76	80	59	65	68	72
54 YEARS. . .	8797	78	87	91	96	67	74	77	81	61	66	70	73	55	60	63	66
55 YEARS. . .	8668	71	78	81	85	61	67	70	73	56	61	63	66	51	55	58	60
56 YEARS. . .	8522	63	69	72	75	55	60	62	65	51	55	57	59	47	50	52	54
57 YEARS. . .	8359	56	60	62	65	49	53	55	57	46	49	51	52	42	45	47	49
58 YEARS. . .	8178	48	52	53	55	43	46	48	49	40	43	44	46	38	40	41	43
59 YEARS. . .	7980	41	43	45	46	37	39	40	42	35	37	38	39	33	35	36	37
60 YEARS. . .	7765	34	36	36	37	31	33	33	34	30	31	32	32	28	29	30	31
61 YEARS. . .	7533	27	28	29	29	25	26	27	27	24	25	25	26	23	24	24	25
62 YEARS. . .	7284	20	21	21	21	19	20	20	20	18	19	19	19	18	18	18	19
63 YEARS. . .	7017	13	14	14	14	13	13	13	13	12	13	13	13	12	12	12	13
64 YEARS. . .	6733	7	7	7	7	6	6	7	7	6	6	6	6	6	6	6	6
4 YEARS																	
18 YEARS. . .	3137	374	628	827	1101	189	292	369	471	130	190	233	290	94	131	157	190
19 YEARS. . .	3660	372	614	802	1058	192	292	366	465	133	192	235	290	97	134	160	193
20 YEARS. . .	4144	369	599	777	1015	195	292	363	458	137	195	236	290	101	137	163	195
21 YEARS. . .	4650	365	585	751	974	197	291	360	450	140	197	237	290	104	140	165	197
22 YEARS. . .	5118	362	570	727	935	198	290	356	442	142	198	238	288	107	143	168	199
23 YEARS. . .	5568	357	555	702	896	200	289	352	434	145	200	238	287	109	145	170	200
24 YEARS. . .	[illegible]	353	540	676	858	201	286	347	425	147	201	238	285	112	147	171	201
25 YEARS. . .	6413	347	525	653	821	201	284	342	416	148	201	237	282	114	149	172	201
26 YEARS. . .	6808	342	509	629	784	201	281	337	407	150	201	236	279	116	150	173	201
27 YEARS. . .	7185	336	493	606	749	201	278	331	397	151	201	234	276	117	151	173	200
28 YEARS. . .	7544	329	478	582	715	200	274	324	387	151	200	232	272	119	152	173	199
29 YEARS. . .	7888	322	462	559	681	199	270	317	377	152	199	230	268	120	152	173	198
30 YEARS. . .	8208	315	446	536	649	197	265	310	366	152	197	227	263	120	152	172	197
31 YEARS. . .	8513	307	430	513	617	195	260	303	355	151	195	224	258	121	152	171	195
32 YEARS. . .	8799	300	414	491	586	193	255	295	344	151	193	220	253	121	151	170	192
33 YEARS. . .	9067	291	398	469	556	191	249	287	333	150	190	216	247	121	150	168	190
34 YEARS. . .	9317	283	382	448	527	188	243	279	322	148	187	212	241	121	149	166	187
35 YEARS. . .	9549	274	366	427	499	185	237	270	310	147	184	208	235	120	147	164	184
36 YEARS. . .	9763	265	351	406	472	181	230	262	299	145	181	203	229	119	145	161	180
37 YEARS. . .	9959	257	335	386	446	177	224	253	287	143	177	198	222	118	143	159	176
38 YEARS. . .	10136	248	320	366	420	173	217	244	276	141	173	192	215	117	141	155	172
39 YEARS. . .	10296	238	305	347	396	169	210	235	264	138	168	187	208	115	138	152	168
40 YEARS. . .	10437	229	290	328	372	164	202	226	252	135	164	181	201	114	135	148	163
41 YEARS. . .	10560	220	275	309	349	160	195	216	241	132	159	175	193	112	132	144	158
42 YEARS. . .	10665	210	260	291	327	155	187	207	229	129	154	169	186	110	129	140	153
43 YEARS. . .	10751	200	246	274	305	149	179	197	218	126	149	163	178	107	125	136	148
44 YEARS. . .	10820	191	232	256	284	144	172	188	206	122	143	156	170	104	122	131	143
45 YEARS. . .	10870	181	218	240	264	138	164	178	195	118	138	149	162	102	117	127	137
46 YEARS. . .	10903	171	204	224	245	133	155	169	184	114	132	142	154	99	113	122	131
47 YEARS. . .	10917	162	191	208	227	127	147	159	172	109	126	135	146	95	109	117	125
48 YEARS. . .	10913	152	178	193	209	120	139	150	161	105	120	128	138	92	104	111	119
49 YEARS. . .	10890	142	165	178	192	114	131	140	150	100	113	121	130	88	99	106	113
50 YEARS. . .	10850	133	152	164	176	108	122	131	140	95	107	114	121	84	94	100	106
51 YEARS. . .	10792	123	140	150	160	101	114	121	129	90	101	107	113	80	89	94	100
52 YEARS. . .	10715	114	128	136	145	95	106	112	119	84	94	99	105	76	84	89	93
53 YEARS. . .	10620	104	117	123	131	88	97	103	108	79	87	92	97	71	79	82	87
54 YEARS. . .	10507	95	105	111	117	81	89	94	98	73	80	84	88	67	73	76	80
55 YEARS. . .	10376	86	94	99	104	74	81	85	89	68	74	77	80	62	67	70	73
56 YEARS. . .	10227	77	84	87	91	67	73	76	79	62	67	69	72	57	61	64	66
57 YEARS. . .	10059	68	73	76	79	60	65	67	69	56	60	62	64	52	55	57	59
58 YEARS. . .	9874	59	63	65	67	53	56	58	60	49	53	54	56	46	49	51	52
59 YEARS. . .	9670	50	53	55	56	46	48	50	51	43	45	47	48	40	43	44	45
60 YEARS. . .	9448	42	44	45	46	38	40	41	42	36	38	39	40	35	36	37	38
61 YEARS. . .	9208	33	35	35	36	31	32	33	33	30	31	31	32	28	29	30	30
62 YEARS. . .	8950	25	26	26	26	23	24	24	25	23	23	24	24	22	22	23	23
63 YEARS. . .	8673	17	17	17	17	16	16	16	16	15	16	16	16	15	15	15	16
64 YEARS. . .	8379	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8

Table 15. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1967, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	1359	423	724	960	1286	206	326	417	538	138	207	258	325	97	139	169	208
19 YEARS. . .	2132	423	710	933	1237	212	329	417	533	143	212	262	327	102	145	174	213
20 YEARS. . .	2878	422	695	906	1190	216	331	415	527	149	217	266	329	108	150	180	217
21 YEARS. . .	3599	420	680	878	1144	220	332	413	520	154	221	269	330	112	155	184	221
22 YEARS. . .	4293	417	665	851	1099	224	332	411	513	158	224	271	330	117	159	188	224
23 YEARS. . .	4962	414	649	824	1055	227	332	406	505	162	227	273	330	121	163	192	227
24 YEARS. . .	5604	410	633	797	1012	229	331	404	496	166	229	274	329	125	167	195	229
25 YEARS. . .	6220	405	616	770	970	231	330	399	487	169	231	274	328	128	170	197	231
26 YEARS. . .	6810	399	599	743	928	232	327	394	477	171	232	274	325	131	172	199	232
27 YEARS. . .	7373	393	582	716	888	233	325	388	467	173	233	273	322	134	174	201	233
28 YEARS. . .	7911	387	564	689	846	233	321	381	456	175	233	272	319	136	176	201	233
29 YEARS. . .	8422	380	547	663	809	233	317	374	445	176	232	270	315	138	177	202	232
30 YEARS. . .	8907	372	529	637	771	232	312	367	433	177	231	267	310	140	178	202	231
31 YEARS. . .	9366	364	511	611	735	230	307	359	421	177	230	264	305	141	178	201	229
32 YEARS. . .	9799	355	492	585	699	228	302	350	409	177	228	261	300	142	178	200	227
33 YEARS. . .	10206	346	474	559	664	226	296	341	396	177	225	257	294	142	177	199	225
34 YEARS. . .	10587	337	456	534	630	223	289	332	383	176	222	252	287	143	176	197	222
35 YEARS. . .	10941	327	438	510	597	220	282	323	370	175	219	247	280	142	175	195	218
36 YEARS. . .	11269	317	419	486	565	216	275	313	357	173	215	242	273	142	173	192	215
37 YEARS. . .	11571	307	401	462	534	212	267	303	344	171	211	236	266	141	171	189	210
38 YEARS. . .	11847	296	383	438	503	207	260	292	330	168	207	230	258	140	168	186	206
39 YEARS. . .	12097	286	365	415	474	202	251	282	317	166	202	224	249	138	165	182	201
40 YEARS. . .	12321	275	348	393	446	197	243	271	303	162	196	217	241	136	162	178	196
41 YEARS. . .	12518	264	330	371	418	192	234	260	289	159	191	210	232	134	159	173	190
42 YEARS. . .	12690	252	313	350	392	186	225	249	275	155	185	203	223	132	155	169	184
43 YEARS. . .	12835	241	295	329	366	180	216	237	262	151	179	195	214	129	151	164	178
44 YEARS. . .	12954	229	279	308	342	173	206	226	248	147	172	188	205	126	146	158	172
45 YEARS. . .	13047	218	262	288	318	166	197	214	234	142	166	180	195	122	141	153	165
46 YEARS. . .	13114	206	245	269	295	160	187	203	221	137	159	171	185	119	136	147	155
47 YEARS. . .	13154	194	229	250	272	152	177	192	207	131	152	163	176	115	131	140	151
48 YEARS. . .	13169	183	214	231	251	145	167	180	194	126	144	154	166	111	126	134	143
49 YEARS. . .	13157	171	198	214	231	137	157	169	181	120	137	146	156	106	120	127	136
50 YEARS. . .	13119	159	183	196	211	130	147	157	168	114	129	137	146	101	114	121	128
51 YEARS. . .	13095	148	168	180	192	122	137	146	155	108	121	128	136	96	107	114	120
52 YEARS. . .	12965	136	154	163	174	114	127	134	142	101	113	119	126	91	101	106	112
53 YEARS. . .	12849	125	140	148	156	105	117	123	130	95	105	110	116	[illegible]	94	99	104
54 YEARS. . .	12706	114	126	133	140	97	107	112	118	88	96	101	106	80	88	92	96
55 YEARS. . .	12538	103	113	118	124	89	97	101	106	81	88	92	96	74	81	84	88
56 YEARS. . .	12343	92	100	104	109	80	87	90	94	74	80	83	86	68	73	76	79
57 YEARS. . .	12122	81	87	91	94	72	77	80	83	66	71	74	76	62	66	68	71
58 YEARS. . .	11875	70	75	78	80	63	67	69	72	59	63	65	67	55	58	60	62
59 YEARS. . .	11602	60	63	65	67	54	57	59	61	51	54	55	57	48	51	52	54
60 YEARS. . .	11302	50	52	53	54	46	48	49	50	43	45	46	47	41	43	44	45
61 YEARS. . .	10977	39	41	42	43	37	38	39	40	35	36	37	38	34	35	35	36
62 YEARS. . .	10625	29	30	31	31	28	29	29	29	27	27	28	28	26	26	27	27
63 YEARS. . .	10247	19	20	20	20	19	19	19	19	18	18	19	19	18	18	18	18
64 YEARS. . .	9843	10	10	10	10	9	9	10	10	9	9	9	9	9	9	9	9
4 YEARS OR MORE																	
18 YEARS. . .	1922	581	1002	1335	1795	280	446	572	742	186	281	351	444	130	187	228	282
19 YEARS. . .	2912	580	982	1297	1727	287	449	571	734	193	288	357	447	137	195	236	288
20 YEARS. . .	3870	578	962	1259	1661	293	452	570	726	201	294	362	449	144	202	243	295
21 YEARS. . .	4798	576	941	1221	1597	299	453	567	717	207	299	366	451	151	209	249	300
22 YEARS. . .	5694	572	920	1183	1534	304	454	564	707	213	304	369	452	157	215	254	305
23 YEARS. . .	6559	568	899	1146	1473	308	454	559	696	219	308	371	451	163	220	259	309
24 YEARS. . .	7393	563	876	1109	1413	311	453	554	684	224	312	373	450	168	225	264	312
25 YEARS. . .	8195	556	854	1071	1355	314	451	548	672	228	314	374	448	173	229	267	314
26 YEARS. . .	8967	549	831	1034	1297	316	448	541	659	232	316	374	446	177	233	270	316
27 YEARS. . .	9707	541	807	997	1241	317	445	534	645	235	317	373	442	181	236	272	317
28 YEARS. . .	10416	533	783	961	1186	318	441	525	631	237	317	371	438	184	238	274	317
29 YEARS. . .	11094	523	759	924	1133	317	435	516	616	239	317	369	433	187	240	275	317
0 YEARS. . .	11741	513	735	888	1081	316	430	506	600	240	316	366	427	189	241	275	316
1 YEARS. . .	12357	503	710	853	1030	315	423	495	584	241	314	362	420	191	242	275	314
2 YEARS. . .	12941	492	686	817	980	313	416	484	568	242	312	358	413	192	242	274	311
3 YEARS. . .	13495	480	661	783	932	310	408	473	551	241	309	353	405	193	242	272	309
YEARS. . .	14017	467	636	749	885	306	400	461	533	240	306	347	397	194	241	270	305
YEARS. . .	14508	455	612	715	840	302	391	448	516	239	302	341	388	194	239	268	301
YEARS. . .	14968	441	587	682	795	298	381	435	498	237	297	335	379	194	237	265	296
YEARS. . .	15396	428	562	649	752	293	372	421	480	235	292	327	369	193	235	261	291
YEARS. . .	[illegible]	414	538	617	711	287	361	406	462	232	286	320	359	192	232	257	285
YEARS. . .	16160	399	514	586	670	281	350	394	444	229	280	311	348	190	229	252	279
YEARS. . .	16496	385	489	555	631	274	339	379	425	225	273	303	337	188	225	247	272
YEARS. . .	16800	370	466	525	593	267	328	365	407	221	266	294	325	185	220	241	265
YEARS. . .	17073	355	442	495	557	260	316	350	388	216	259	284	313	183	216	235	258
YEARS. . .	17314	340	419	466	521	252	304	335	370	211	251	274	301	179	210	229	250
YEARS. . .	17525	324	395	438	487	243	291	319	351	205	242	264	289	175	205	222	241
YEARS. . .	17704	309	373	411	454	235	278	304	333	199	233	254	276	171	199	215	232
YEARS. . .	17853	293	350	384	422	225	265	288	314	193	224	243	263	167	192	207	223
YEARS. . .	17970	277	328	358	391	216	252	273	296	186	215	232	250	162	185	199	214
YEARS. . .	18036	261	306	332	361	206	239	257	278	179	205	220	237	156	178	190	204
YEARS. . .	18110	245	285	308	333	196	225	242	260	171	195	209	223	151	171	182	194
YEARS. . .	18134	229	264	284	305	186	211	226	242	163	185	197	210	145	163	173	184
YEARS. . .	18126	214	243	260	278	175	198	210	224	155	174	185	196	138	154	163	173
YEARS. . .	18088	198	223	238	253	164	184	195	207	146	163	172	182	131	146	154	162
YEARS. . .	18018	182	204	216	228	153	170	179	189	137	152	160	168	124	137	144	151
EARS. . .	17917	166	184	194	205	142	156	164	172	128	141	147	155	116	127	133	140
EARS. . .	17784	151	166	174	182	130	142	149	155	118	129	135	141	108	118	123	128
EARS. . .	17621	135	147	154	160	118	128	133	139	108	117	122	127	100	108	112	116
EARS. . .	17427	120	129	134	140	106	114	118	123	98	105	109	113	91	97	101	104
EARS. . .	17201	105	112	116	120	94	100	103	107	87	93	96	99	82	87	90	92
ARS. . .	16944	90	95	98	100	81	86	88	91	76	81	83	85	72	76	78	80
ARS. . .	16656	75	78	80	82	69	72	73	75	65	68	70	71	62	64	66	67
ARS. . .	16337	60	62	63	64	56	58	59	60	53	55	56	57	51	53	54	55
ARS. . .	15986	45	46	47	47	42	43	44	45	41	42	42	43	39	40	41	41
ARS. . .	15605	30	30	31	31	29	29	29	30	28	28	29	29	27	28	28	28
ARS. . .	15192	15	15	15	15	15	15	15	15	14	14	14	15	14	14	14	14

Table 15. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1967, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	2426	545	929	1232	1649	267	421	537	692	179	268	333	418	127	181	219	269
19 YEARS. . .	3349	543	910	1196	1586	273	423	535	684	186	274	338	421	133	187	226	274
20 YEARS. . .	4242	541	891	1160	1525	279	425	533	676	192	279	342	423	140	194	232	280
21 YEARS. . .	5103	538	871	1125	1465	283	426	530	666	198	284	345	423	145	199	237	284
22 YEARS. . .	5933	534	851	1090	1407	288	426	526	657	203	288	347	423	151	205	242	288
23 YEARS. . .	6733	529	830	1055	1350	291	425	522	646	208	291	349	423	156	209	246	291
24 YEARS. . .	7502	524	809	1019	1295	294	424	516	635	212	294	350	421	160	213	249	294
25 YEARS. . .	8240	517	788	985	1240	296	421	510	622	216	296	350	419	165	217	252	295
26 YEARS. . .	8947	510	766	950	1187	297	418	503	610	219	297	350	416	168	220	254	297
27 YEARS. . .	9623	502	743	915	1135	297	414	495	596	221	297	348	412	171	222	256	297
28 YEARS. . .	10268	494	721	881	1084	297	410	486	582	223	297	346	407	174	224	257	297
29 YEARS. . .	10882	484	698	847	1034	296	404	477	568	225	296	344	402	176	225	257	296
30 YEARS. . .	11466	475	675	813	986	295	398	468	553	226	295	340	396	178	226	257	294
31 YEARS. . .	12019	464	652	780	939	293	392	457	537	226	293	336	389	180	226	256	292
32 YEARS. . .	12540	453	628	747	893	291	384	446	522	226	290	332	382	181	226	255	289
33 YEARS. . .	13031	442	605	714	848	287	377	435	505	225	287	327	374	181	225	253	286
34 YEARS. . .	13491	430	582	682	805	284	368	423	489	224	283	321	366	181	224	251	282
35 YEARS. . .	13920	417	558	651	763	280	360	411	472	222	279	315	357	181	222	248	278
36 YEARS. . .	14318	405	535	620	722	275	350	399	456	220	274	308	348	180	220	245	273
37 YEARS. . .	14686	391	512	590	682	270	341	386	438	217	269	301	338	179	217	241	268
38 YEARS. . .	15022	378	489	560	644	264	331	372	421	214	263	293	328	177	214	236	262
39 YEARS. . .	15328	364	467	531	606	258	320	359	404	211	257	285	318	176	210	232	256
40 YEARS. . .	15603	350	444	502	570	251	309	345	387	207	250	277	307	173	206	226	249
41 YEARS. . .	15846	336	422	474	535	244	298	331	369	202	243	268	296	171	202	221	242
42 YEARS. . .	16059	322	400	447	502	237	287	317	352	197	236	259	285	167	197	215	235
43 YEARS. . .	16241	308	378	420	469	229	275	303	334	192	228	249	273	164	192	209	227
44 YEARS. . .	16393	293	356	394	438	221	263	289	317	187	220	239	261	160	186	202	219
45 YEARS. . .	16513	278	335	369	407	213	251	274	300	181	211	229	249	156	180	195	210
46 YEARS. . .	16602	264	314	344	378	204	239	260	283	175	203	219	237	151	174	187	202
47 YEARS. . .	16661	249	294	320	350	195	227	245	266	168	194	209	225	147	167	179	193
48 YEARS. . .	16689	234	274	297	322	185	214	231	249	161	184	198	212	141	161	171	183
49 YEARS. . .	16685	219	254	274	296	176	202	216	232	154	175	187	200	136	153	163	174
50 YEARS. . .	16651	205	235	252	271	166	189	202	216	146	165	176	187	130	146	155	164
51 YEARS. . .	16586	190	216	231	247	156	176	187	199	138	155	165	175	124	138	146	154
52 YEARS. . .	16491	176	198	210	224	146	163	173	183	130	145	153	162	117	130	137	144
53 YEARS. . .	16364	161	180	190	202	136	151	159	167	122	135	142	149	110	121	127	134
54 YEARS. . .	16206	147	163	171	180	125	138	145	152	113	124	130	137	103	113	118	123
55 YEARS. . .	16018	133	146	153	160	115	125	131	137	104	114	119	124	96	104	108	113
56 YEARS. . .	15798	119	129	135	141	104	112	117	122	95	103	107	111	88	95	98	102
57 YEARS. . .	15548	105	113	117	122	93	100	103	107	86	92	95	99	80	85	88	91
58 YEARS. . .	15267	91	98	101	104	82	87	90	93	76	81	84	86	71	76	78	81
59 YEARS. . .	14955	78	82	85	87	71	75	77	79	66	70	72	74	63	66	68	70
60 YEARS. . .	14612	65	68	69	71	59	62	64	65	56	59	60	62	53	56	57	58
61 YEARS. . .	14239	51	53	54	55	48	50	51	52	46	47	48	49	44	45	46	47
62 YEARS. . .	13834	38	40	40	41	36	37	38	38	35	36	36	37	34	35	35	36
63 YEARS. . .	13398	26	26	26	27	24	25	25	25	24	24	24	25	23	24	24	24
64 YEARS. . .	12932	13	13	13	13	12	12	13	13	12	12	12	12	12	12	12	12
5 YEARS OR MORE																	
18 YEARS. . .	1086	620	1082	1449	1957	293	473	611	797	192	294	370	471	132	194	238	295
19 YEARS. . .	2176	620	1062	1409	1884	302	478	611	789	201	302	377	476	141	202	247	303
20 YEARS. . .	3233	619	1041	1368	1813	309	481	610	781	209	310	383	479	149	211	254	311
21 YEARS. . .	4258	618	1020	1328	1744	316	484	609	772	217	316	388	481	156	218	262	317
22 YEARS. . .	5250	615	998	1288	1677	322	486	606	763	224	322	393	483	163	225	268	323
23 YEARS. . .	6210	611	975	1248	1611	327	486	602	752	230	327	396	484	170	232	274	328
24 YEARS. . .	7138	606	952	1209	1547	331	486	597	740	236	332	399	483	176	237	279	332
25 YEARS. . .	8033	600	928	1169	1483	335	485	591	728	241	335	400	482	181	242	284	335
26 YEARS. . .	8895	594	904	1129	1421	338	483	585	714	246	338	401	480	186	247	288	338
27 YEARS. . .	9725	586	879	1090	1361	340	480	577	700	250	339	401	477	191	251	291	339
28 YEARS. . .	10523	577	854	1051	1302	341	476	569	685	253	341	400	473	195	254	293	340
29 YEARS. . .	11288	568	829	1012	1244	341	471	560	670	256	341	398	468	199	256	294	341
30 YEARS. . .	12020	558	803	973	1187	341	465	550	654	258	340	395	462	202	258	295	340
31 YEARS. . .	12720	547	777	935	1132	340	459	539	637	259	339	392	456	204	260	296	339
32 YEARS. . .	13388	535	751	897	1079	338	452	528	620	260	337	388	449	206	260	295	337
33 YEARS. . .	14023	523	725	860	1026	335	444	516	602	260	335	383	441	208	261	294	334
34 YEARS. . .	14626	511	698	823	976	332	436	503	584	260	332	378	433	209	260	293	331
35 YEARS. . .	15196	497	672	787	926	329	427	490	566	259	328	372	424	209	259	290	327
36 YEARS. . .	15733	483	645	751	878	324	417	476	547	257	323	365	414	209	258	288	322
37 YEARS. . .	16239	469	619	716	832	319	407	462	528	255	318	358	404	209	255	284	317
38 YEARS. . .	16711	454	593	681	786	314	396	448	508	253	313	350	393	208	253	280	312
39 YEARS. . .	17152	439	567	648	742	307	385	433	489	250	306	341	382	207	250	276	305
40 YEARS. . .	17560	424	541	614	700	301	373	418	469	246	300	333	370	205	246	270	299
41 YEARS. . .	17935	408	515	582	659	294	361	402	450	242	292	323	358	203	242	265	291
42 YEARS. . .	18278	392	490	550	619	286	348	386	430	237	285	313	346	200	237	259	283
43 YEARS. . .	18588	376	464	518	580	278	335	370	410	232	276	303	333	197	231	252	275
44 YEARS. . .	18866	359	439	488	542	269	322	354	390	226	268	292	320	193	226	245	266
45 YEARS. . .	19112	342	415	458	506	260	309	337	370	220	258	281	306	189	219	237	257
46 YEARS. . .	19324	326	390	428	471	250	295	321	350	213	249	269	292	184	213	229	248
47 YEARS. . .	19505	309	366	400	437	240	280	304	330	206	239	257	278	179	206	221	237
48 YEARS. . .	19653	291	342	372	405	230	266	287	310	199	228	245	264	174	198	212	227
49 YEARS. . .	19769	274	319	345	373	219	251	270	291	191	217	233	249	168	190	203	216
50 YEARS. . .	19852	257	296	318	343	208	237	253	271	182	206	220	235	161	181	193	205
51 YEARS. . .	19902	240	273	293	313	196	222	236	252	173	195	207	220	154	173	183	194
52 YEARS. . .	19920	222	251	268	285	184	207	219	232	164	183	194	205	147	163	172	182
53 YEARS. . .	19906	205	230	243	258	172	191	202	213	154	171	180	190	139	154	161	170
54 YEARS. . .	19859	188	208	220	232	160	176	185	195	144	159	166	175	131	143	150	157
55 YEARS. . .	19780	171	188	197	206	147	161	168	176	134	146	152	159	122	133	139	145
56 YEARS. . .	19668	153	167	174	182	134	145	151	158	123	133	138	144	113	122	127	132
57 YEARS. . .	19524	136	147	153	159	120	130	134	139	111	120	124	128	103	111	115	119
58 YEARS. . .	19347	119	128	132	136	107	114	118	121	99	106	109	113	93	99	102	105
59 YEARS. . .	19138	102	108	112	115	93	98	101	104	87	92	95	97	82	87	89	91
60 YEARS. . .	18896	85	90	92	94	78	82	84	86	74	78	80	81	70	74	75	77
61 YEARS. . .	18622	68	71	73	74	64	66	67	69	61	63	64	66	58	60	62	63
62 YEARS. . .	18316	51	53	54	55	49	50	51	51	47	48	49	50	45	46	47	48
63 YEARS. . .	17977	34	35	35	36	33	34	34	34	32	33	33	33	31	32	32	32
64 YEARS. . .	17605	17	17	18	18	17	17	17	17	16	17	17	17	16	16	16	16

Table 16. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1967, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	2598	217	358	467	610	113	171	214	271	79	113	138	170	58	80	94	113
19 YEARS. . .	2849	215	349	452	592	114	170	211	266	81	114	138	169	60	81	96	114
20 YEARS. . .	3090	212	340	437	568	115	169	209	261	82	115	138	168	61	82	97	115
21 YEARS. . .	3322	210	331	422	544	115	168	206	256	83	115	138	167	63	84	98	115
22 YEARS. . .	3545	207	322	408	521	116	167	204	251	84	116	138	166	64	85	98	116
23 YEARS. . .	3758	204	313	393	499	116	165	201	246	85	116	137	164	65	85	99	116
24 YEARS. . .	3961	200	303	379	477	116	164	197	240	86	116	137	163	66	86	99	116
25 YEARS. . .	4156	197	294	365	456	116	162	194	235	86	116	136	161	67	87	100	116
26 YEARS. . .	4341	193	285	351	435	115	160	190	229	87	115	135	159	68	87	100	115
27 YEARS. . .	4516	189	276	337	415	115	157	186	223	87	115	133	156	68	87	99	114
28 YEARS. . .	4682	185	266	323	396	114	155	182	217	87	114	132	154	68	87	99	114
29 YEARS. . .	4839	181	257	310	377	113	152	178	210	87	113	130	151	69	87	98	112
30 YEARS. . .	4986	176	248	297	358	112	149	174	204	86	111	128	148	69	86	98	111
31 YEARS. . .	5124	172	238	284	340	110	146	169	198	86	110	126	145	69	86	97	110
32 YEARS. . .	5253	167	229	271	323	109	142	164	191	85	108	123	141	69	85	96	108
33 YEARS. . .	5372	162	220	259	306	107	139	160	185	84	107	121	138	68	84	94	106
34 YEARS. . .	5481	157	211	246	290	105	135	155	178	83	105	118	134	68	83	93	104
35 YEARS. . .	5582	152	202	235	274	103	131	150	171	82	103	115	130	67	82	92	102
36 YEARS. . .	5673	147	193	223	259	101	128	145	165	81	100	112	127	67	81	90	100
37 YEARS. . .	5754	142	184	211	244	98	124	139	158	80	98	109	123	66	80	88	98
38 YEARS. . .	5826	136	175	200	230	96	120	134	151	78	96	106	119	65	78	86	95
39 YEARS. . .	5889	131	167	189	216	93	115	129	145	77	93	103	114	64	76	84	93
40 YEARS. . .	5942	126	158	179	203	91	111	124	138	75	90	100	110	63	75	82	90
41 YEARS. . .	5986	120	150	168	190	88	107	118	132	73	87	96	106	62	73	79	87
42 YEARS. . .	6020	115	142	158	177	85	102	113	125	71	84	92	102	60	71	77	84
43 YEARS. . .	6045	109	134	149	166	82	98	108	119	69	81	89	97	59	69	74	81
44 YEARS. . .	6061	104	126	139	154	79	93	102	112	67	78	85	93	57	66	72	78
45 YEARS. . .	6067	98	118	130	143	75	89	97	106	64	75	81	88	56	64	69	75
46 YEARS. . .	6064	93	111	121	133	72	84	92	100	62	72	77	84	54	62	66	71
47 YEARS. . .	6051	87	103	112	122	69	80	86	93	59	68	73	79	52	59	63	68
48 YEARS. . .	6029	82	96	104	113	65	75	81	87	57	65	69	75	50	57	60	64
49 YEARS. . .	5998	77	89	96	103	62	71	76	81	54	61	65	70	48	54	57	61
50 YEARS. . .	5957	71	82	88	94	58	66	70	75	51	58	61	65	46	51	54	57
51 YEARS. . .	5907	66	75	80	86	54	61	65	69	48	54	57	61	43	48	51	54
52 YEARS. . .	5847	61	69	73	78	51	57	60	64	45	50	53	56	41	45	48	50
53 YEARS. . .	5778	56	62	66	70	47	52	55	58	42	47	49	52	38	42	44	46
54 YEARS. . .	5700	51	56	59	62	43	48	50	53	39	43	45	47	36	39	41	43
55 YEARS. . .	5612	46	50	53	55	40	43	45	47	36	39	41	43	33	36	37	39
56 YEARS. . .	5515	41	45	48	48	36	39	40	42	33	36	37	38	30	33	34	35
57 YEARS. . .	5408	36	39	40	42	32	34	36	37	30	32	33	34	27	29	30	31
58 YEARS. . .	5292	31	33	35	36	28	30	31	32	26	28	29	30	25	26	27	28
59 YEARS. . .	5146	27	28	29	30	24	26	26	27	23	24	25	25	21	23	23	24
60 YEARS. . .	5031	22	23	24	24	20	21	22	22	19	20	21	21	18	19	20	20
61 YEARS. . .	4887	18	18	19	19	16	17	17	18	16	16	17	17	15	16	16	16
62 YEARS. . .	4733	13	13	14	14	12	13	13	13	12	12	12	13	11	12	12	12
63 YEARS. . .	4570	9	9	9	9	8	8	9	9	8	8	8	8	8	8	8	8
64 YEARS. . .	4398	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
8 YEARS																	
18 YEARS. . .	2779	287	480	632	839	147	225	283	361	101	147	180	224	74	102	122	147
19 YEARS. . .	3151	285	469	612	805	149	225	281	356	104	149	181	223	76	104	124	149
20 YEARS. . .	3510	283	458	592	773	150	224	279	350	106	150	182	223	79	107	126	151
21 YEARS. . .	3856	280	446	573	741	152	223	276	344	108	152	183	222	81	109	128	152
22 YEARS. . .	4189	277	435	553	711	153	222	273	338	110	153	183	221	83	110	129	153
23 YEARS. . .	4509	273	423	534	681	153	221	269	331	111	153	183	220	85	112	130	153
24 YEARS. . .	4815	269	411	515	652	154	219	265	324	113	154	182	218	86	113	131	154
25 YEARS. . .	5109	265	399	497	623	154	217	261	317	114	154	181	216	88	114	132	154
26 YEARS. . .	5389	260	387	478	596	154	214	257	310	115	154	180	213	89	115	132	154
27 YEARS. . .	5657	256	375	460	569	153	212	252	302	115	153	179	210	90	116	132	153
28 YEARS. . .	5911	250	363	442	542	153	208	247	294	116	152	177	207	91	116	132	152
29 YEARS. . .	6152	245	351	424	517	152	205	241	286	116	151	175	204	91	116	132	151
30 YEARS. . .	6381	239	338	407	492	150	201	236	278	116	150	173	200	92	116	131	150
31 YEARS. . .	6596	233	326	389	466	149	198	230	270	115	148	170	196	92	115	130	148
32 YEARS. . .	6798	227	314	372	444	147	193	224	261	115	147	167	192	92	115	129	146
33 YEARS. . .	6986	221	302	356	421	145	189	218	253	114	144	164	188	92	114	128	144
34 YEARS. . .	7162	215	290	339	399	143	184	211	244	113	142	161	183	92	113	126	142
35 YEARS. . .	7325	208	278	323	378	140	180	205	235	112	140	157	178	91	112	124	139
36 YEARS. . .	7474	201	266	307	357	137	175	198	226	110	137	154	173	91	110	122	136
37 YEARS. . .	7611	194	254	292	337	134	169	192	218	109	134	150	168	90	109	120	134
38 YEARS. . .	7734	187	242	277	318	131	164	185	209	107	131	146	163	89	107	118	130
39 YEARS. . .	7845	180	231	262	299	128	159	178	200	105	127	141	157	87	105	115	127
40 YEARS. . .	7942	173	219	248	281	124	153	171	191	103	124	137	152	86	102	112	123
41 YEARS. . .	8026	166	208	234	264	121	147	164	182	100	120	132	146	85	100	109	120
42 YEARS. . .	8097	159	197	220	247	117	142	156	173	98	116	128	140	83	97	106	116
43 YEARS. . .	8155	151	186	207	231	113	136	149	165	95	112	123	135	81	95	103	112
44 YEARS. . .	8200	144	175	194	215	109	130	142	156	92	108	118	129	79	92	99	108
45 YEARS. . .	8232	137	165	181	200	105	124	135	147	89	104	113	123	77	89	96	103
46 YEARS. . .	8250	129	154	169	185	100	117	128	139	86	100	108	116	74	86	92	99
47 YEARS. . .	8256	122	144	157	171	96	111	120	130	82	95	102	110	72	82	88	95
48 YEARS. . .	8248	115	134	146	158	91	105	113	122	79	90	97	104	69	79	84	90
49 YEARS. . .	8228	107	125	134	145	86	99	106	114	75	86	92	98	67	75	80	85
50 YEARS. . .	8194	100	115	124	133	81	92	99	106	72	81	86	92	64	71	76	80
51 YEARS. . .	8147	93	106	113	121	76	86	92	98	68	76	81	85	60	67	71	75
52 YEARS. . .	8088	86	97	103	109	71	80	85	90	64	71	75	79	57	63	67	70
53 YEARS. . .	8015	79	88	93	99	66	74	78	82	60	66	69	73	54	59	62	65
54 YEARS. . .	7928	72	80	84	88	61	67	71	74	55	61	64	67	50	55	58	60
55 YEARS. . .	7829	65	71	75	78	56	61	64	67	51	56	58	61	47	51	53	55
56 YEARS. . .	7717	58	63	66	69	51	55	57	60	47	50	52	54	43	46	48	50
57 YEARS. . .	7592	51	55	57	60	45	49	51	52	42	45	47	48	39	42	43	45
58 YEARS. . .	7453	45	48	49	51	40	43	44	45	37	40	41	42	35	37	38	39
59 YEARS. . .	7302	38	40	41	43	35	37	38	39	32	34	35	36	31	32	33	34
60 YEARS. . .	7137	32	33	34	35	29	30	31	32	28	29	29	30	26	27	28	29
61 YEARS. . .	6960	25	26	27	27	23	24	25	25	22	23	24	24	21	22	23	23
62 YEARS. . .	6769	19	19	20	20	18	18	19	19	17	18	18	18	17	17	17	17
63 YEARS. . .	6565	13	13	13	13	12	12	12	12	12	12	12	12	11	12	12	12
64 YEARS. . .	6348	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6

Table 16. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1967, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data in 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	2092	320	539	711	946	160	249	315	404	109	161	198	247	78	110	132	161
19 YEARS. . .	2598	318	527	689	909	163	249	314	398	113	163	200	248	82	113	136	164
20 YEARS. . .	3087	316	515	668	874	166	250	312	393	116	166	202	248	85	117	139	166
21 YEARS. . .	3558	314	503	647	839	168	250	309	387	119	168	203	248	88	120	141	168
22 YEARS. . .	4011	311	491	626	805	170	249	306	381	121	170	204	248	91	122	143	170
23 YEARS. . .	4446	308	479	605	772	171	248	303	374	124	172	205	247	93	124	145	172
24 YEARS. . .	4864	304	466	585	740	173	247	300	367	126	173	205	245	96	126	147	173
25 YEARS. . .	5263	300	453	564	708	173	245	295	359	128	173	204	244	98	128	148	173
26 YEARS. . .	5645	295	440	543	677	174	243	291	351	129	173	204	241	100	129	149	173
27 YEARS. . .	6009	290	426	523	647	173	240	286	343	130	173	203	239	101	130	150	173
28 YEARS. . .	6356	285	413	503	617	173	237	280	335	131	173	201	235	102	131	150	173
29 YEARS. . .	6684	279	399	483	588	172	233	275	326	131	172	199	232	103	132	150	172
30 YEARS. . .	6995	273	386	463	560	171	230	269	317	131	171	197	228	104	132	149	170
31 YEARS. . .	7288	266	372	444	533	170	225	262	308	131	169	194	224	105	132	149	169
32 YEARS. . .	7563	260	358	425	507	168	221	256	[illegible]	131	167	191	219	105	131	148	167
33 YEARS. . .	7820	253	345	406	481	166	216	249	[illegible]	130	165	188	215	105	130	146	165
34 YEARS. . .	8060	245	331	387	456	163	211	242	279	129	163	184	209	105	129	144	162
35 YEARS. . .	8281	238	317	369	432	160	206	235	269	128	160	180	204	105	128	143	160
36 YEARS. . .	8485	230	304	351	408	157	200	227	259	126	157	176	199	104	126	140	156
37 YEARS. . .	8672	223	290	334	385	154	194	219	249	125	154	172	193	103	125	138	153
38 YEARS. . .	8840	215	277	316	363	151	188	212	239	123	150	167	187	102	123	135	150
39 YEARS. . .	8990	207	264	300	342	147	182	204	229	120	146	162	181	101	120	132	146
40 YEARS. . .	9123	198	251	283	321	143	175	196	219	118	142	157	174	99	118	129	142
41 YEARS. . .	9238	190	238	267	301	139	169	187	208	115	138	152	168	97	115	126	137
42 YEARS. . .	9335	182	225	251	282	134	162	179	198	112	134	146	161	95	112	122	133
43 YEARS. . .	9414	173	212	236	263	130	155	171	188	109	129	141	154	93	109	118	128
44 YEARS. . .	9476	165	200	221	245	125	148	162	178	106	124	135	147	91	105	114	124
45 YEARS. . .	9520	156	188	207	226	120	141	154	168	102	119	129	140	88	102	110	119
46 YEARS. . .	9546	148	176	193	211	115	134	146	158	98	114	123	133	85	98	105	113
47 YEARS. . .	9554	139	164	179	195	109	127	137	149	94	109	117	126	83	94	101	108
48 YEARS. . .	9544	131	153	166	180	104	120	129	139	90	103	111	119	79	90	96	103
49 YEARS. . .	9517	122	142	153	165	98	113	121	129	86	98	104	112	76	86	91	97
50 YEARS. . .	9471	114	131	140	151	93	105	112	120	82	92	98	104	73	81	86	92
51 YEARS. . .	9408	106	120	128	137	87	98	104	111	77	86	92	97	69	77	81	86
52 YEARS. . .	9327	97	110	117	124	81	91	96	102	72	81	85	90	65	72	76	80
53 YEARS. . .	9229	89	100	105	111	75	83	88	93	68	75	79	83	61	67	71	74
54 YEARS. . .	9112	81	90	95	100	69	76	80	84	63	69	72	76	57	62	65	68
55 YEARS. . .	8978	73	80	84	88	63	69	72	75	58	63	66	68	53	57	60	62
56 YEARS. . .	8826	65	71	74	77	57	62	64	67	53	57	59	61	48	52	54	56
57 YEARS. . .	8656	58	62	64	67	51	55	57	59	47	51	52	54	44	47	49	50
58 YEARS. . .	8468	50	53	55	57	45	48	49	51	42	44	46	47	39	42	43	44
59 YEARS. . .	8263	43	45	46	48	39	41	42	43	36	38	39	40	34	36	37	38
60 YEARS. . .	8039	35	37	38	39	32	34	35	35	31	32	33	34	29	30	31	32
61 YEARS. . .	7798	28	29	30	30	26	27	28	28	25	26	26	27	24	25	25	26
62 YEARS. . .	7540	21	21	22	22	20	20	21	21	19	19	20	20	18	19	19	19
63 YEARS. . .	7263	14	14	14	14	13	13	14	14	13	13	13	13	12	13	13	13
64 YEARS. . .	6968	7	7	7	7	7	7	7	7	7	7	7	7	6	6	6	7
4 YEARS																	
18 YEARS. . .	3248	389	654	862	1147	197	304	384	491	135	197	243	302	98	136	163	198
19 YEARS. . .	3793	387	639	835	1102	200	304	381	484	139	200	245	302	101	140	166	200
20 YEARS. . .	4319	384	624	809	1058	202	304	376	476	142	203	246	302	105	143	170	203
21 YEARS. . .	4826	381	609	783	1015	205	303	375	469	145	205	247	301	108	146	172	205
22 YEARS. . .	5314	377	594	757	973	206	302	371	460	148	207	248	300	111	149	175	207
23 YEARS. . .	5724	372	578	731	933	208	300	367	452	150	208	248	299	114	151	177	208
24 YEARS. . .	6234	367	562	706	893	209	298	362	443	153	209	248	297	116	153	178	209
25 YEARS. . .	[illegible]	362	546	681	855	209	296	356	433	154	209	247	294	119	155	179	209
26 YEARS. . .	7078	356	530	656	817	209	293	351	424	156	209	246	291	120	156	180	209
27 YEARS. . .	7472	349	514	631	780	209	289	344	413	157	209	244	287	122	157	180	209
28 YEARS. . .	7847	343	497	606	745	208	285	338	403	157	208	242	283	123	158	180	208
29 YEARS. . .	8202	336	481	582	710	207	281	331	392	158	207	239	279	124	158	180	206
30 YEARS. . .	8539	328	464	558	676	205	276	323	381	158	205	236	274	125	158	179	205
31 YEARS. . .	8857	320	448	535	643	204	271	315	370	157	203	233	269	126	158	178	203
32 YEARS. . .	9156	312	431	512	611	201	265	307	359	157	201	229	263	126	157	177	200
33 YEARS. . .	9436	304	415	489	580	199	259	299	347	156	198	225	258	126	156	175	198
34 YEARS. . .	9698	295	398	466	549	196	253	291	335	155	195	221	251	126	155	173	195
35 YEARS. . .	9940	286	382	445	520	192	247	282	323	153	192	216	245	125	153	171	191
36 YEARS. . .	10163	277	365	423	492	189	240	273	311	151	188	211	238	124	151	168	188
37 YEARS. . .	10368	267	349	402	464	185	233	264	299	149	184	206	231	123	149	165	184
38 YEARS. . .	10553	258	333	381	438	181	226	254	287	147	180	200	224	122	147	162	179
39 YEARS. . .	10720	248	318	361	412	176	218	245	275	144	175	195	217	120	144	158	175
40 YEARS. . .	10868	239	302	341	387	171	211	235	263	141	171	189	209	118	141	155	170
41 YEARS. . .	10997	229	286	322	363	166	203	225	251	138	166	182	201	116	138	151	165
42 YEARS. . .	11106	219	271	303	340	161	195	216	239	134	160	176	194	114	134	146	160
43 YEARS. . .	11197	209	256	285	318	156	187	206	227	131	155	169	186	112	131	142	154
44 YEARS. . .	11269	199	242	267	296	150	179	196	215	127	149	163	177	109	127	137	149
45 YEARS. . .	11322	189	227	250	276	144	170	186	203	123	143	156	169	106	122	132	143
46 YEARS. . .	11357	178	213	233	256	138	162	176	191	118	137	148	161	103	118	127	137
47 YEARS. . .	11372	168	199	217	236	132	153	166	180	114	131	141	152	99	113	122	130
48 YEARS. . .	11368	158	185	201	218	125	145	156	168	109	125	134	144	96	109	116	124
49 YEARS. . .	11346	148	172	185	200	119	136	146	157	104	118	126	135	92	104	110	118
50 YEARS. . .	11304	138	159	170	183	112	128	136	145	99	112	119	127	88	98	104	111
51 YEARS. . .	11244	128	146	156	167	105	119	126	135	93	105	111	118	83	93	98	104
52 YEARS. . .	11164	118	134	142	151	99	110	117	124	88	98	103	109	79	88	92	97
53 YEARS. . .	11066	109	121	129	136	92	102	107	113	82	91	96	101	74	82	86	90
54 YEARS. . .	10949	99	110	116	122	84	93	98	103	76	84	88	92	70	76	80	83
55 YEARS. . .	10813	90	98	103	108	77	84	88	92	70	77	80	84	65	70	73	76
56 YEARS. . .	10658	80	87	91	95	70	76	79	82	64	69	72	75	59	64	66	69
57 YEARS. . .	10484	71	76	79	82	63	67	70	72	58	62	64	67	54	58	60	62
58 YEARS. . .	10291	62	66	68	70	55	59	61	63	51	55	56	58	48	51	53	54
59 YEARS. . .	10079	52	56	57	59	48	50	52	53	45	47	49	50	42	44	46	47
60 YEARS. . .	9849	44	46	47	48	40	42	43	44	38	40	41	42	36	38	38	39
61 YEARS. . .	9599	35	36	37	37	32	34	34	35	31	32	33	33	30	31	31	32
62 YEARS. . .	9331	26	27	27	27	24	25	26	26	24	24	25	25	23	23	24	24
63 YEARS. . .	9043	17	18	18	18	16	17	17	17	16	16	16	17	16	16	16	16
64 YEARS. . .	8737	9	9	9	9	8	8	8	9	8	8	8	8	8	8	8	8

Table 16. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1967, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	1381	443	757	1004	1344	216	341	436	563	144	217	270	340	101	145	177	217
19 YEARS. . .	2195	442	742	975	1293	221	344	436	557	150	222	274	342	107	151	183	222
20 YEARS. . .	2982	441	727	947	1244	226	346	434	551	156	227	278	344	113	157	188	227
21 YEARS. . .	3741	439	711	918	1196	231	347	432	544	161	231	281	345	118	162	193	231
22 YEARS. . .	4472	436	695	890	1149	234	348	430	536	166	235	283	346	122	167	197	235
23 YEARS. . .	5176	433	679	862	1103	238	347	426	528	170	238	285	345	127	171	201	238
24 YEARS. . .	5852	429	662	833	1058	240	347	422	519	173	240	286	344	131	174	204	240
25 YEARS. . .	6501	424	644	805	1014	242	345	417	509	177	242	287	343	134	177	206	242
26 YEARS. . .	7121	418	627	777	970	243	343	412	499	179	243	287	340	138	180	208	243
27 YEARS. . .	7715	412	609	749	928	244	340	406	488	182	244	286	337	140	182	210	244
28 YEARS. . .	8280	405	590	721	886	244	336	399	477	183	244	284	334	143	184	211	243
29 YEARS. . .	8818	397	572	693	846	243	332	391	465	185	243	282	330	145	185	211	243
30 YEARS. . .	9328	389	553	666	806	242	327	384	453	185	242	279	325	147	186	211	242
31 YEARS. . .	9811	381	534	638	768	241	322	375	441	186	241	276	319	148	186	211	240
32 YEARS. . .	10266	372	515	611	730	239	316	366	428	186	238	273	314	149	186	210	238
33 YEARS. . .	10693	362	496	585	694	236	309	357	415	185	236	268	307	149	185	208	235
34 YEARS. . .	11093	353	477	559	658	233	303	347	401	184	233	264	300	149	184	206	232
35 YEARS. . .	11465	342	458	533	624	230	295	337	387	183	229	259	293	149	183	204	229
36 YEARS. . .	11810	332	439	508	590	226	288	327	373	181	225	253	286	148	181	201	225
37 YEARS. . .	12126	321	420	483	558	222	280	316	359	179	221	247	278	148	179	198	220
38 YEARS. . .	12416	310	401	458	526	217	271	306	345	176	216	241	269	146	176	194	215
39 YEARS. . .	12677	299	382	434	496	212	263	294	331	173	211	234	261	145	173	190	210
40 YEARS. . .	12911	287	363	411	466	206	254	283	317	170	206	227	252	143	170	186	205
41 YEARS. . .	13117	276	345	388	437	200	245	271	302	166	200	220	243	140	166	181	199
42 YEARS. . .	13296	264	327	365	410	194	235	260	288	162	193	212	233	138	162	176	193
43 YEARS. . .	13447	252	309	343	383	188	225	248	274	158	187	204	224	135	158	171	186
44 YEARS. . .	13570	240	291	322	357	181	216	236	259	153	180	196	214	132	153	165	179
45 YEARS. . .	13666	227	274	301	332	174	206	224	245	148	173	188	204	128	148	159	172
46 YEARS. . .	13734	215	256	281	308	167	195	212	231	143	166	179	194	124	143	153	165
47 YEARS. . .	13774	203	240	261	285	159	185	200	217	137	158	170	184	120	137	147	157
48 YEARS. . .	13787	191	223	242	262	151	175	188	203	132	151	161	173	116	131	140	150
49 YEARS. . .	13772	179	207	223	241	143	164	176	189	126	143	152	163	111	125	133	142
50 YEARS. . .	13729	166	191	205	220	135	154	164	175	119	135	143	152	106	119	126	134
51 YEARS. . .	13659	154	176	187	200	127	143	152	162	113	126	134	142	101	112	119	125
52 YEARS. . .	13561	142	160	170	181	119	133	140	149	106	118	124	131	95	105	111	117
53 YEARS. . .	13436	131	146	154	163	110	122	129	136	99	109	115	121	90	98	103	109
54 YEARS. . .	13282	119	131	138	146	101	112	117	123	92	101	105	111	84	91	96	100
55 YEARS. . .	13102	107	118	123	129	93	101	106	110	84	92	96	100	77	84	88	91
56 YEARS. . .	12893	96	104	109	113	84	91	94	98	77	83	86	90	71	76	79	82
57 YEARS. . .	12657	84	91	94	98	75	80	83	86	69	74	77	80	64	69	71	74
58 YEARS. . .	12393	73	78	81	84	66	70	72	75	61	65	67	69	57	61	63	65
59 YEARS. . .	12102	62	66	68	70	57	60	61	63	53	56	58	59	50	53	54	56
60 YEARS. . .	11783	52	54	55	57	47	50	51	52	45	47	48	49	43	45	46	47
61 YEARS. . .	11436	41	43	43	44	38	40	40	41	36	38	39	39	35	36	37	38
62 YEARS. . .	11062	31	31	32	32	29	30	30	31	28	29	29	29	27	28	28	28
63 YEARS. . .	10660	20	21	21	21	19	20	20	20	19	19	19	20	18	19	19	19
64 YEARS. . .	10231	10	10	10	10	10	10	10	10	10	10	10	10	9	9	10	10
4 YEARS OR MORE																	
18 YEARS. . .	2070	609	1050	1400	1882	294	468	600	778	195	295	368	465	136	196	240	295
19 YEARS. . .	3101	608	1029	1359	1811	301	471	599	770	203	302	374	469	144	204	247	302
20 YEARS. . .	4099	606	1006	1320	1742	306	474	597	761	210	308	379	471	151	212	254	309
21 YEARS. . .	5065	603	987	1280	1674	313	475	595	751	217	314	383	473	158	219	261	314
22 YEARS. . .	5999	600	965	1240	1609	318	476	591	741	223	319	387	473	164	225	267	319
23 YEARS. . .	6900	595	942	1201	1545	323	476	586	729	229	323	389	473	170	231	272	323
24 YEARS. . .	7769	590	919	1162	1482	326	475	581	717	234	326	391	472	176	236	276	327
25 YEARS. . .	8606	583	895	1123	1420	329	473	575	704	239	329	392	470	181	240	280	329
26 YEARS. . .	9410	576	871	1084	1360	331	470	567	690	243	331	392	467	185	244	283	331
27 YEARS. . .	10182	567	846	1045	1301	332	466	559	676	246	332	391	463	189	247	285	332
28 YEARS. . .	10921	558	821	1007	1244	333	462	550	661	248	332	389	459	193	249	287	332
29 YEARS. . .	11628	549	796	969	1187	332	456	541	645	250	332	387	453	196	251	288	332
30 YEARS. . .	12303	538	770	931	1133	331	450	530	629	252	331	383	447	198	253	288	331
31 YEARS. . .	12945	527	745	894	1079	330	443	519	612	253	329	380	440	200	253	288	329
32 YEARS. . .	13555	515	719	857	1026	328	436	506	595	253	327	375	433	202	254	287	326
33 YEARS. . .	14132	503	693	821	977	325	428	495	577	253	324	370	425	203	253	285	323
34 YEARS. . .	14678	490	667	785	928	321	419	483	559	252	320	364	416	203	252	283	319
35 YEARS. . .	15190	476	641	749	880	317	410	469	541	250	316	358	407	203	251	280	315
36 YEARS. . .	15671	463	615	715	834	312	400	456	522	249	311	351	397	203	249	277	310
37 YEARS. . .	16119	448	589	680	789	307	389	442	503	246	306	343	387	202	246	273	305
38 YEARS. . .	16534	434	564	647	745	301	379	427	484	243	300	335	376	201	243	269	299
39 YEARS. . .	16918	419	538	614	703	294	367	413	465	240	293	326	365	199	240	264	292
40 YEARS. . .	17269	403	513	582	662	287	356	397	446	236	286	317	353	197	235	259	285
41 YEARS. . .	17587	388	488	550	622	280	343	382	427	231	279	308	341	194	231	253	278
42 YEARS. . .	17873	372	463	519	584	272	331	367	407	226	271	298	328	191	226	247	270
43 YEARS. . .	18127	356	439	489	547	264	318	351	388	221	263	288	316	188	221	240	262
44 YEARS. . .	18348	340	415	460	511	255	305	335	368	215	254	277	303	184	215	233	253
45 YEARS. . .	18538	323	391	431	476	246	292	319	349	209	245	266	289	180	208	225	244
46 YEARS. . .	18694	307	367	403	443	236	278	303	330	202	235	255	276	175	202	217	234
47 YEARS. . .	18818	290	344	375	410	226	264	286	310	195	225	243	262	170	194	209	224
48 YEARS. . .	18910	274	321	349	379	216	250	270	291	187	215	231	248	164	187	200	214
49 YEARS. . .	18970	257	299	323	349	206	236	253	272	179	204	219	234	158	179	191	203
50 YEARS. . .	18997	241	277	298	320	195	222	237	254	171	194	206	220	152	171	181	192
51 YEARS. . .	18992	224	255	273	292	184	207	221	235	162	182	194	206	145	162	171	181
52 YEARS. . .	18954	207	234	249	265	172	193	204	217	153	171	181	191	138	153	161	170
53 YEARS. . .	18884	191	214	226	240	160	178	188	199	144	159	168	177	130	143	151	158
54 YEARS. . .	18782	175	194	204	215	149	164	172	181	134	148	155	162	122	134	140	147
55 YEARS. . .	18647	158	174	182	191	136	149	156	163	124	135	141	148	114	124	129	134
56 YEARS. . .	18480	142	155	161	168	124	134	140	146	114	123	128	133	105	113	118	122
57 YEARS. . .	18281	126	136	141	147	111	120	124	129	103	110	114	119	96	102	106	110
58 YEARS. . .	18049	110	118	122	126	98	105	108	112	92	98	101	104	86	91	94	97
59 YEARS. . .	17785	94	100	103	106	85	90	93	95	80	85	87	89	76	80	82	84
60 YEARS. . .	17488	78	82	84	86	72	75	77	79	68	71	73	75	65	68	69	71
61 YEARS. . .	17159	63	65	66	68	58	61	62	63	56	58	59	60	53	55	56	57
62 YEARS. . .	16798	47	48	49	50	44	46	46	47	43	44	45	45	41	42	43	44
63 YEARS. . .	16404	31	32	32	33	30	31	31	31	29	30	30	30	28	29	29	29
64 YEARS. . .	15978	16	16	16	16	15	15	15	16	15	15	15	15	15	15	15	15

Table 16. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1967, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	2530	569	971	1286	1720	280	440	561	723	188	280	349	438	133	189	229	281
19 YEARS. . .	3504	568	951	1249	1655	286	443	560	715	195	287	353	440	140	196	236	287
20 YEARS. . .	4444	565	931	1212	1591	292	444	557	706	202	292	358	442	146	203	243	293
21 YEARS. . .	5352	562	910	1175	1529	297	445	554	697	208	297	361	443	152	209	248	298
22 YEARS. . .	6227	558	889	1138	1468	301	446	550	686	213	301	364	443	158	214	253	302
23 YEARS. . .	7069	553	867	1101	1409	305	445	545	675	218	305	365	442	163	219	257	305
24 YEARS. . .	7878	548	845	1064	1351	307	443	540	663	222	307	366	440	168	224	261	307
25 YEARS. . .	8655	541	823	1028	1294	309	441	533	650	226	309	366	438	172	227	264	309
26 YEARS. . .	9398	533	800	991	1239	311	437	526	637	229	311	366	435	176	230	266	310
27 YEARS. . .	10109	525	776	955	1184	311	433	517	623	232	311	364	430	180	233	268	311
28 YEARS. . .	10787	516	753	919	1131	311	428	508	608	234	311	362	426	182	235	269	310
29 YEARS. . .	11432	506	729	884	1079	310	423	499	593	235	310	359	420	185	236	269	309
30 YEARS. . .	12044	496	705	849	1028	309	416	489	577	236	308	356	414	187	237	269	308
31 YEARS. . .	12624	485	680	814	979	307	409	478	561	236	306	352	407	188	237	268	306
32 YEARS. . .	13171	473	656	779	931	304	402	466	545	236	303	347	399	189	237	267	303
33 YEARS. . .	13684	461	631	745	885	301	394	455	528	235	300	341	391	190	236	265	299
34 YEARS. . .	14165	449	607	712	839	297	385	442	511	234	296	335	382	190	234	262	295
35 YEARS. . .	14614	436	583	679	795	292	376	429	493	232	291	329	373	189	232	259	291
36 YEARS. . .	15029	422	558	647	752	287	366	416	475	230	286	322	363	188	230	256	285
37 YEARS. . .	15411	409	534	615	711	282	356	403	458	227	281	314	353	187	227	252	280
38 YEARS. . .	15761	395	510	584	671	276	345	389	440	224	275	306	343	186	224	247	274
39 YEARS. . .	16078	380	486	553	632	269	334	375	421	220	268	298	332	184	220	242	267
40 YEARS. . .	16362	366	463	524	594	262	323	360	403	216	261	289	320	181	216	236	260
41 YEARS. . .	16613	351	439	494	558	255	311	346	385	211	254	280	309	178	211	231	253
42 YEARS. . .	16832	336	416	466	522	247	299	331	367	206	246	270	297	175	206	224	245
43 YEARS. . .	17017	321	394	438	488	239	287	316	348	201	238	260	285	171	200	216	237
44 YEARS. . .	17170	305	371	411	455	230	275	301	330	195	229	250	272	167	194	210	228
45 YEARS. . .	17290	290	349	384	424	222	262	286	312	189	220	239	260	163	186	203	219
46 YEARS. . .	17377	274	327	358	393	212	249	270	294	182	211	228	247	158	181	195	210
47 YEARS. . .	17431	259	306	333	364	203	236	255	276	175	202	217	234	153	175	187	201
48 YEARS. . .	17453	244	285	309	335	193	223	240	259	168	192	206	221	147	167	179	191
49 YEARS. . .	17441	228	264	285	308	183	210	225	241	160	182	194	208	141	160	170	181
50 YEARS. . .	17397	213	244	262	282	173	196	210	224	152	172	183	195	135	152	161	171
51 YEARS. . .	17320	198	225	240	257	162	183	195	207	144	161	171	182	129	143	152	160
52 YEARS. . .	17210	182	206	218	232	152	170	180	190	135	151	159	168	122	135	142	150
53 YEARS. . .	17067	167	187	198	209	141	156	165	174	127	140	147	155	115	126	132	139
54 YEARS. . .	16892	152	169	178	187	130	143	150	158	118	129	135	142	107	117	122	128
55 YEARS. . .	16683	138	151	158	166	119	130	136	142	108	118	123	129	99	108	112	117
56 YEARS. . .	16442	123	134	140	146	108	117	121	126	99	107	111	115	91	98	102	106
57 YEARS. . .	16168	109	117	122	126	96	103	107	111	89	95	99	102	83	88	92	95
58 YEARS. . .	15861	95	101	104	108	85	90	93	96	79	84	87	89	74	78	81	83
59 YEARS. . .	15522	81	85	88	90	73	77	79	82	69	73	74	77	65	68	70	72
60 YEARS. . .	15149	67	70	72	73	61	64	66	67	58	61	62	64	55	58	59	60
61 YEARS. . .	14744	53	55	56	57	49	51	52	53	47	49	50	51	45	47	48	49
62 YEARS. . .	14305	40	41	41	42	37	39	39	40	36	37	38	38	35	36	36	37
63 YEARS. . .	13834	26	27	27	27	25	26	26	26	24	25	25	25	24	24	25	25
64 YEARS. . .	13331	13	13	13	13	13	13	13	13	12	13	13	13	12	12	12	12
5 YEARS OR MORE																	
18 YEARS. . .	1165	651	1137	1523	2058	308	497	642	837	201	309	389	495	139	203	249	310
19 YEARS. . .	2300	651	1115	1480	1981	316	502	642	829	210	317	396	499	147	212	259	318
20 YEARS. . .	3401	650	1094	1438	1907	324	505	641	821	219	325	402	503	156	221	267	326
21 YEARS. . .	4469	648	1071	1396	1834	331	508	639	811	227	332	408	505	164	229	274	333
22 YEARS. . .	5504	645	1048	1354	1763	338	510	636	801	234	338	412	507	171	236	281	339
23 YEARS. . .	6504	641	1024	1312	1694	343	510	632	790	241	343	416	508	178	243	288	344
24 YEARS. . .	7472	636	1000	1270	1626	348	510	627	777	247	348	418	507	184	249	293	348
25 YEARS. . .	8406	630	975	1229	1560	351	509	621	764	253	351	420	506	190	254	298	352
26 YEARS. . .	9306	623	950	1187	1495	354	507	614	750	258	354	421	504	195	259	302	354
27 YEARS. . .	10173	615	924	1146	1431	356	503	606	735	262	356	420	500	200	263	305	356
28 YEARS. . .	11006	606	898	1105	1369	357	499	597	720	265	357	419	496	204	266	307	357
29 YEARS. . .	11805	596	871	1064	1308	358	494	588	704	268	358	418	491	208	269	309	357
30 YEARS. . .	12571	586	844	1023	1249	358	489	577	687	270	357	415	485	211	271	310	357
31 YEARS. . .	13304	574	817	983	1191	356	482	566	669	272	356	411	479	214	272	310	355
32 YEARS. . .	14003	562	789	944	1134	355	475	554	651	273	354	407	471	216	273	310	353
33 YEARS. . .	14669	550	762	904	1080	352	466	542	633	273	351	402	463	218	273	309	351
34 YEARS. . .	15300	536	734	866	1026	349	458	529	614	273	348	397	454	219	273	307	347
35 YEARS. . .	15899	522	706	828	974	345	448	515	594	272	344	390	445	220	272	305	343
36 YEARS. . .	16464	508	679	790	924	340	438	501	575	270	340	383	435	220	270	302	339
37 YEARS. . .	16995	493	651	753	875	335	427	486	555	268	334	376	424	219	268	298	333
38 YEARS. . .	17493	478	624	717	828	329	416	471	535	265	328	368	413	219	265	294	327
39 YEARS. . .	17957	462	596	681	781	323	404	455	514	262	322	359	401	217	262	289	321
40 YEARS. . .	18388	446	569	646	737	316	392	439	494	258	315	350	389	215	258	284	314
41 YEARS. . .	18785	429	542	612	693	309	380	423	473	254	307	340	377	213	254	278	306
42 YEARS. . .	19149	412	515	579	651	300	366	406	452	249	299	329	364	210	249	272	298
43 YEARS. . .	19479	395	489	546	611	292	353	390	431	244	291	319	350	207	243	265	289
44 YEARS. . .	19775	378	463	513	571	283	339	373	410	238	281	307	336	203	237	258	280
45 YEARS. . .	20038	361	437	482	533	273	325	355	389	231	272	296	322	199	231	250	271
46 YEARS. . .	20268	343	411	451	496	263	310	338	369	224	262	284	308	194	224	241	260
47 YEARS. . .	20464	325	386	421	461	253	295	320	348	217	251	271	293	189	216	232	250
48 YEARS. . .	20626	307	361	392	426	242	280	302	327	209	240	258	278	183	208	223	239
49 YEARS. . .	20755	289	336	363	393	230	265	285	306	201	229	245	263	177	200	213	228
50 YEARS. . .	20850	271	312	336	361	219	249	267	286	192	217	232	247	170	191	203	216
51 YEARS. . .	20912	253	288	309	330	207	234	249	265	183	205	218	232	163	182	193	204
52 YEARS. . .	20940	234	265	282	301	194	218	231	245	173	193	204	216	155	172	182	192
53 YEARS. . .	20935	216	242	257	272	181	202	213	225	163	180	190	200	147	162	170	179
54 YEARS. . .	20896	198	220	232	245	168	186	195	205	152	167	176	184	138	151	159	166
55 YEARS. . .	20824	180	198	208	218	155	170	178	186	141	154	161	168	129	140	146	153
56 YEARS. . .	20718	162	177	184	192	141	153	160	166	130	140	146	152	119	129	134	139
57 YEARS. . .	20578	144	156	162	168	127	137	142	147	118	126	131	136	109	117	121	125
58 YEARS. . .	20405	126	135	139	144	113	120	124	128	105	112	116	119	98	104	108	111
59 YEARS. . .	20199	108	115	118	121	98	104	107	110	92	97	100	103	87	92	94	97
60 YEARS. . .	19959	90	95	97	99	83	87	89	91	79	82	84	86	75	78	80	82
61 YEARS. . .	19685	72	75	77	78	67	70	71	73	64	67	68	69	62	64	65	66
62 YEARS. . .	19378	55	56	57	58	51	53	54	55	50	51	52	52	48	49	50	51
63 YEARS. . .	19037	37	37	38	38	35	36	36	36	34	35	35	35	33	34	34	34
64 YEARS. . .	18663	18	19	19	19	18	18	18	18	17	18	18	18	17	17	17	17

Table 17. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1966, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	2641	215	353	461	609	112	169	212	268	79	113	137	168	58	79	94	113
19 YEARS. . .	2888	213	345	446	584	113	169	209	263	80	113	137	168	60	81	95	114
20 YEARS. . .	3126	210	336	431	560	114	168	207	256	82	114	137	167	61	82	96	114
21 YEARS. . .	3354	208	327	417	537	115	167	204	253	83	115	137	166	63	83	97	115
22 YEARS. . .	3573	205	318	402	514	115	165	202	248	84	115	137	164	64	84	98	115
23 YEARS. . .	3782	202	309	386	492	115	164	199	243	85	115	136	163	65	85	98	115
24 YEARS. . .	3982	198	300	374	470	115	162	195	237	85	115	136	161	66	85	99	115
25 YEARS. . .	4173	195	290	360	444	115	160	192	232	86	115	135	159	67	86	99	115
26 YEARS. . .	4354	191	281	346	429	114	158	188	226	86	114	133	157	67	86	99	114
27 YEARS. . .	4525	187	272	332	409	114	155	184	220	86	113	132	154	68	86	99	113
28 YEARS. . .	4687	183	263	319	389	113	153	180	214	86	113	130	152	68	86	98	112
29 YEARS. . .	4840	178	253	305	371	112	150	176	208	86	111	128	149	68	86	97	111
30 YEARS. . .	4983	174	244	292	352	110	147	171	201	85	110	126	146	68	86	97	110
31 YEARS. . .	5117	169	235	279	335	109	144	167	195	85	109	124	143	68	85	96	108
32 YEARS. . .	5242	165	226	267	317	107	140	162	188	84	107	122	139	68	84	95	107
33 YEARS. . .	5356	160	217	255	301	106	137	157	182	83	105	119	136	68	83	93	105
34 YEARS. . .	5462	155	208	242	285	104	133	152	175	82	103	117	132	67	82	92	103
35 YEARS. . .	5558	150	199	231	269	102	130	148	169	81	101	114	129	67	81	90	101
36 YEARS. . .	5645	145	190	219	254	99	126	142	162	80	99	111	125	66	80	89	99
37 YEARS. . .	5722	139	181	208	239	97	122	137	156	79	97	108	121	65	79	87	96
38 YEARS. . .	5790	134	172	197	225	95	118	132	149	77	94	105	117	64	77	85	94
39 YEARS. . .	5848	129	164	186	212	92	114	127	142	75	92	101	113	63	75	83	91
40 YEARS. . .	5897	123	156	175	199	89	109	122	136	74	89	98	108	62	74	81	88
41 YEARS. . .	5937	118	147	165	186	86	105	116	129	72	86	94	104	61	72	78	86
42 YEARS. . .	5967	113	139	155	174	83	101	111	123	70	83	91	100	59	70	76	83
43 YEARS. . .	5988	107	131	146	162	80	96	106	116	68	80	87	95	58	68	73	80
44 YEARS. . .	5999	102	123	136	151	77	92	100	110	65	77	84	91	56	65	71	76
45 YEARS. . .	6001	96	116	127	140	74	87	95	104	63	74	80	87	55	63	68	73
46 YEARS. . .	5993	91	108	118	130	71	83	90	97	61	70	76	82	53	61	65	70
47 YEARS. . .	5976	86	101	110	120	67	78	84	91	58	67	72	78	51	58	62	67
48 YEARS. . .	5950	80	94	102	110	64	74	79	85	56	64	68	73	49	55	59	63
49 YEARS. . .	5914	75	87	94	101	60	69	74	79	53	60	64	68	47	53	56	60
50 YEARS. . .	5869	70	80	86	92	57	65	69	74	50	57	60	64	45	50	53	56
51 YEARS. . .	5814	65	73	78	84	53	60	64	68	47	53	56	59	42	47	50	53
52 YEARS. . .	5750	60	67	71	76	50	55	59	62	44	49	52	55	40	44	47	49
53 YEARS. . .	5676	55	61	64	68	46	51	54	57	41	46	48	51	37	41	43	45
54 YEARS. . .	5593	50	55	58	61	42	47	49	51	38	42	44	46	35	38	40	42
55 YEARS. . .	5500	45	49	51	54	39	42	44	46	35	38	40	42	32	35	36	38
56 YEARS. . .	5399	40	43	45	47	35	38	39	41	32	35	36	37	30	32	33	34
57 YEARS. . .	5287	35	38	39	41	31	33	35	36	29	31	32	33	27	29	30	31
58 YEARS. . .	5166	30	33	34	35	27	29	30	31	25	27	28	29	24	25	26	27
59 YEARS. . .	5036	26	27	28	29	24	25	26	26	22	23	24	25	21	22	23	23
60 YEARS. . .	4897	21	22	23	24	20	21	21	22	19	20	20	20	18	19	19	19
61 YEARS. . .	4748	17	18	18	18	15	16	17	17	15	16	16	16	14	15	15	16
62 YEARS. . .	4589	13	13	13	13	12	12	12	13	12	12	12	12	11	11	12	12
63 YEARS. . .	4421	8	9	9	9	8	8	8	8	8	8	8	8	8	8	8	8
64 YEARS. . .	4244	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
8 YEARS																	
18 YEARS. . .	3040	281	468	615	816	145	220	277	353	100	145	177	219	73	101	120	145
19 YEARS. . .	3375	279	457	595	783	146	220	275	347	102	146	178	219	76	103	122	146
20 YEARS. . .	3699	276	446	576	751	147	219	272	341	104	148	178	218	78	105	124	148
21 YEARS. . .	4011	273	434	556	720	148	218	269	335	106	149	179	217	80	107	125	149
22 YEARS. . .	4311	269	423	538	690	149	217	266	329	108	149	178	216	82	108	127	149
23 YEARS. . .	4600	266	411	519	661	150	215	262	322	109	150	178	214	83	110	128	150
24 YEARS. . .	4876	262	399	500	632	150	213	258	315	110	150	177	212	85	111	128	150
25 YEARS. . .	5141	257	388	482	605	150	211	254	308	111	150	176	210	86	112	129	150
26 YEARS. . .	5393	253	376	464	577	150	208	249	301	112	150	175	207	87	112	129	149
27 YEARS. . .	5634	248	364	446	551	149	205	244	293	112	149	174	204	88	113	129	149
28 YEARS. . .	5863	243	352	428	525	148	202	239	285	112	148	172	201	88	113	129	148
29 YEARS. . .	6080	237	340	411	500	147	199	234	277	112	147	170	198	89	113	128	147
30 YEARS. . .	6285	232	328	394	476	146	195	228	269	112	145	167	194	89	112	127	145
31 YEARS. . .	6479	226	316	377	453	144	191	223	261	112	144	165	190	89	112	126	144
32 YEARS. . .	6660	220	304	360	430	142	187	217	253	111	142	162	186	89	111	125	142
33 YEARS. . .	6830	214	292	344	408	140	183	211	244	110	140	159	182	89	110	124	140
34 YEARS. . .	6987	208	280	328	386	138	178	205	236	109	138	156	177	89	109	122	137
35 YEARS. . .	7133	201	268	313	366	135	174	198	227	108	135	152	172	88	108	120	135
36 YEARS. . .	7267	195	257	297	346	133	169	192	219	107	132	149	168	88	107	118	132
37 YEARS. . .	7389	188	245	282	326	130	164	185	210	105	129	145	163	87	105	116	129
38 YEARS. . .	7500	181	234	268	307	127	159	179	202	103	126	141	157	86	103	114	126
39 YEARS. . .	7598	174	223	253	289	124	153	172	193	101	123	137	152	84	101	111	123
40 YEARS. . .	7685	167	212	240	272	120	148	165	185	99	120	132	147	83	99	108	119
41 YEARS. . .	7759	160	201	226	255	117	142	158	176	97	116	128	141	82	97	106	116
42 YEARS. . .	7822	153	190	213	239	113	137	151	168	94	112	123	136	80	94	103	112
43 YEARS. . .	7873	146	180	200	223	109	131	144	159	92	109	119	130	78	91	99	108
44 YEARS. . .	7912	139	169	187	206	105	125	137	151	89	105	114	124	76	89	96	104
45 YEARS. . .	7939	132	159	175	193	101	119	130	142	86	100	109	118	74	86	92	100
46 YEARS. . .	7955	125	149	163	179	97	113	123	134	83	96	104	113	72	83	89	96
47 YEARS. . .	7958	118	139	152	166	92	107	116	126	80	92	99	107	69	79	85	91
48 YEARS. . .	7950	111	130	141	153	88	101	109	118	76	87	94	101	67	76	81	87
49 YEARS. . .	7930	104	120	130	140	83	95	102	110	73	83	89	95	64	73	77	82
50 YEARS. . .	7897	97	111	120	128	79	89	96	102	69	78	83	89	61	69	73	78
51 YEARS. . .	7854	90	102	109	117	74	83	89	94	66	73	78	83	58	65	69	73
52 YEARS. . .	7798	83	94	100	106	69	77	82	87	62	69	73	77	55	61	65	68
53 YEARS. . .	7730	76	85	90	96	64	71	75	79	58	64	67	71	52	57	60	63
54 YEARS. . .	7650	70	77	81	86	59	65	69	72	54	59	62	65	49	53	56	58
55 YEARS. . .	7559	63	69	72	76	54	59	62	65	49	54	56	59	45	49	51	54
56 YEARS. . .	7456	56	61	64	67	49	53	56	58	45	49	51	53	42	45	47	48
57 YEARS. . .	7340	50	54	56	58	44	47	49	51	41	44	45	47	38	41	42	43
58 YEARS. . .	7213	43	46	48	50	39	41	43	44	36	39	40	41	34	36	37	38
59 YEARS. . .	7074	37	39	40	41	34	35	36	38	32	33	34	35	30	31	32	33
60 YEARS. . .	6924	31	32	33	34	28	30	30	31	27	28	29	29	25	27	27	28
61 YEARS. . .	6761	25	25	26	26	23	24	24	25	22	23	23	23	21	22	22	22
62 YEARS. . .	6587	18	19	19	19	17	18	18	18	17	17	17	18	16	17	17	17
63 YEARS. . .	6400	12	12	13	13	12	12	12	12	11	12	12	12	11	11	11	11
64 YEARS. . .	6202	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6

Table 17. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1966, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	1970	321	542	715	953	162	249	316	405	109	160	198	248	78	109	132	161
19 YEARS. . .	2485	319	530	693	916	163	250	315	400	112	164	201	249	81	113	135	164
20 YEARS. . .	2983	317	518	672	880	166	250	313	395	116	166	202	249	85	116	138	166
21 YEARS. . .	3463	315	506	651	845	168	251	311	389	119	169	204	249	88	119	141	169
22 YEARS. . .	3924	312	494	630	811	170	250	306	383	121	170	205	249	91	122	144	171
23 YEARS. . .	4368	309	482	609	778	172	249	305	376	124	172	205	248	93	125	146	172
24 YEARS. . .	4794	306	469	589	745	173	248	301	369	126	173	206	247	96	127	147	173
25 YEARS. . .	5202	301	456	565	714	174	246	297	361	128	174	205	245	98	128	149	174
26 YEARS. . .	5592	297	443	546	682	174	244	293	354	129	174	205	242	100	130	150	174
27 YEARS. . .	5963	292	429	527	652	174	241	288	345	130	174	204	240	101	131	150	174
28 YEARS. . .	6317	286	416	507	622	174	238	282	337	131	174	202	237	103	132	151	173
29 YEARS. . .	6653	281	402	487	594	173	235	277	328	132	173	200	233	104	132	151	173
30 YEARS. . .	6971	275	389	467	565	172	231	271	319	132	172	198	230	105	132	150	171
31 YEARS. . .	7271	268	375	446	536	171	227	264	310	132	170	195	225	105	132	149	170
32 YEARS. . .	7553	262	361	428	511	169	222	254	301	132	168	192	221	106	132	148	168
33 YEARS. . .	7817	255	347	410	485	167	218	251	291	131	166	189	216	106	131	147	166
34 YEARS. . .	8063	247	334	391	461	164	213	244	281	130	164	186	211	106	130	145	163
35 YEARS. . .	8291	240	320	373	436	162	207	237	271	129	161	182	206	105	129	144	161
36 YEARS. . .	8501	232	306	355	412	159	202	229	261	127	158	178	200	105	127	141	158
37 YEARS. . .	8694	225	293	337	389	155	196	221	251	126	155	173	194	104	126	139	154
38 YEARS. . .	8868	217	280	320	367	152	190	213	241	124	151	169	188	103	123	136	151
39 YEARS. . .	9024	209	266	303	345	148	184	205	231	121	148	164	182	101	121	133	147
40 YEARS. . .	9162	200	253	286	324	144	177	197	221	119	144	159	176	100	119	130	143
41 YEARS. . .	9282	192	240	270	304	140	171	189	211	116	139	153	169	98	116	127	139
42 YEARS. . .	9385	184	227	254	285	135	164	181	200	113	135	148	163	96	113	123	134
43 YEARS. . .	9469	175	215	239	266	131	157	173	190	110	130	142	156	94	110	119	130
44 YEARS. . .	9535	167	202	224	247	126	150	164	180	107	125	136	149	92	106	115	125
45 YEARS. . .	9584	158	190	209	230	121	143	156	170	103	120	131	142	89	103	111	120
46 YEARS. . .	9614	150	178	195	214	116	136	147	160	99	115	124	135	86	99	107	115
47 YEARS. . .	9626	141	166	181	197	111	128	139	150	95	110	118	127	83	95	102	109
48 YEARS. . .	9621	132	155	168	182	105	121	130	141	91	104	112	120	80	91	97	104
49 YEARS. . .	9597	124	143	155	167	100	114	122	131	87	99	106	113	77	87	92	98
50 YEARS. . .	9556	115	132	142	153	94	107	114	121	83	93	99	106	73	82	87	93
51 YEARS. . .	9496	107	122	130	139	88	99	105	112	78	87	93	98	70	78	82	87
52 YEARS. . .	9419	99	111	118	126	82	92	97	103	73	82	86	91	66	73	77	81
53 YEARS. . .	9323	90	101	107	113	76	85	89	94	69	76	80	84	62	68	72	75
54 YEARS. . .	9210	82	91	96	101	70	77	81	85	64	70	73	77	58	63	66	69
55 YEARS. . .	9079	74	81	85	89	64	70	73	76	58	64	66	69	54	58	61	63
56 YEARS. . .	8939	66	72	75	79	58	63	65	68	53	58	60	62	49	53	55	57
57 YEARS. . .	8762	58	63	65	68	52	56	58	60	48	51	53	55	44	48	49	51
58 YEARS. . .	8577	51	54	55	57	45	48	50	52	42	45	47	48	40	42	43	45
59 YEARS. . .	8373	43	46	47	49	39	41	43	44	37	39	40	41	35	37	38	39
60 YEARS. . .	8182	35	37	38	39	33	34	35	36	31	33	33	34	30	31	32	32
61 YEARS. . .	7913	28	29	30	31	26	27	28	28	25	26	27	27	24	25	26	26
62 YEARS. . .	7656	21	22	22	22	21	21	21	21	19	20	20	20	19	19	19	20
63 YEARS. . .	7380	14	14	14	14	13	14	14	14	13	13	13	14	13	13	13	13
64 YEARS. . .	7097	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
4 YEARS																	
18 YEARS. . .	3327	384	645	851	1132	194	299	376	484	133	194	239	298	96	134	161	195
19 YEARS. . .	3844	381	631	824	1088	197	299	376	477	137	197	241	298	100	136	164	197
20 YEARS. . .	4344	378	616	798	1044	199	299	373	470	140	200	242	297	103	141	167	200
21 YEARS. . .	4827	375	601	772	1002	201	298	369	462	143	202	243	297	106	144	169	202
22 YEARS. . .	5291	371	585	747	961	203	297	365	454	146	203	244	296	109	146	172	203
23 YEARS. . .	5736	366	570	721	921	204	296	361	445	148	204	244	294	112	149	174	204
24 YEARS. . .	6166	361	554	696	882	205	294	356	436	150	205	244	292	114	151	175	205
25 YEARS. . .	6579	356	539	671	844	205	291	351	427	152	206	243	289	116	152	176	206
26 YEARS. . .	6973	350	523	647	807	205	288	345	417	153	206	241	286	118	153	177	205
27 YEARS. . .	7349	344	507	622	770	205	284	339	407	154	205	240	283	120	154	177	205
28 YEARS. . .	7708	337	490	598	735	205	280	332	397	155	204	238	279	121	155	177	204
29 YEARS. . .	8048	330	474	574	701	203	276	325	386	155	203	235	274	122	155	177	203
30 YEARS. . .	8371	323	458	551	667	202	271	318	376	155	202	232	270	123	155	176	201
31 YEARS. . .	8677	315	441	528	635	200	266	311	364	155	200	229	265	123	155	175	199
32 YEARS. . .	8964	307	425	505	603	198	261	303	353	154	197	225	259	124	154	174	197
33 YEARS. . .	9234	299	409	482	572	195	255	295	342	153	195	222	254	124	153	172	194
34 YEARS. . .	9487	290	393	460	543	192	249	286	330	152	192	217	248	123	152	170	191
35 YEARS. . .	9721	282	377	439	514	189	243	276	319	150	189	213	241	123	151	168	188
36 YEARS. . .	9938	273	361	418	485	186	236	269	307	149	185	208	235	122	149	165	184
37 YEARS. . .	10137	264	345	397	459	182	230	260	295	147	181	203	226	121	147	162	181
38 YEARS. . .	10319	254	329	377	433	178	223	251	283	144	177	197	221	120	144	159	177
39 YEARS. . .	10483	245	314	357	408	173	215	241	272	142	173	192	214	118	142	156	172
40 YEARS. . .	10629	235	298	337	383	169	208	232	260	139	168	186	206	117	139	152	167
41 YEARS. . .	10757	226	283	318	360	164	200	222	248	136	163	180	199	115	136	148	163
42 YEARS. . .	10868	216	268	300	337	159	193	213	236	133	158	174	191	112	132	144	158
43 YEARS. . .	10961	206	254	282	315	154	185	203	224	129	153	167	183	110	129	140	152
44 YEARS. . .	11036	196	239	265	294	148	177	194	213	125	147	161	175	107	125	135	147
45 YEARS. . .	11094	187	225	248	273	142	168	184	201	121	142	154	167	104	121	130	141
46 YEARS. . .	11133	177	211	231	253	137	160	174	190	117	136	147	159	101	117	125	135
47 YEARS. . .	11156	167	197	215	235	130	152	164	178	112	130	140	151	98	112	120	129
48 YEARS. . .	11160	157	184	199	216	124	144	155	167	108	124	133	142	95	107	115	123
49 YEARS. . .	11147	147	171	184	199	118	135	145	156	103	117	125	134	91	103	109	116
50 YEARS. . .	11116	137	158	169	182	111	127	135	145	98	111	118	126	87	98	104	110
51 YEARS. . .	11067	127	145	155	166	105	118	126	134	93	104	110	117	83	92	98	103
52 YEARS. . .	11001	118	133	141	150	98	110	116	123	87	97	103	109	78	87	92	97
53 YEARS. . .	10917	108	121	128	136	91	101	107	113	82	90	95	100	74	81	86	90
54 YEARS. . .	10815	99	109	115	121	84	93	97	102	76	83	88	92	69	76	79	83
55 YEARS. . .	10696	89	98	103	108	77	84	88	92	70	76	80	83	64	70	73	76
56 YEARS. . .	10559	80	87	91	95	70	76	79	82	64	69	72	75	59	64	66	69
57 YEARS. . .	10404	71	76	79	82	63	67	70	72	58	62	64	67	54	58	60	62
58 YEARS. . .	10232	62	66	68	70	55	59	61	63	51	55	57	58	48	52	53	54
59 YEARS. . .	10092	53	56	57	59	48	50	52	53	45	47	49	50	42	45	46	47
60 YEARS. . .	9834	44	46	47	48	40	42	43	44	38	40	41	42	36	38	39	39
61 YEARS. . .	9608	35	36	37	38	32	34	34	35	31	32	33	33	30	31	31	32
62 YEARS. . .	9365	26	27	27	28	25	25	26	26	24	24	25	25	23	24	24	24
63 YEARS. . .	9104	17	18	18	18	17	17	17	17	16	16	17	17	16	16	16	16
64 YEARS. . .	8825	9	9	9	9	9	9	9	9	8	8	8	8	8	8	8	8

Table 17. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1966, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	1044	438	745	986	1316	214	338	432	556	143	215	268	337	100	144	176	216
19 YEARS. . .	1915	438	731	958	1267	220	341	431	551	150	221	272	339	107	151	182	221
20 YEARS. . .	2756	437	716	931	1219	225	343	430	544	155	226	276	342	112	157	187	226
21 YEARS. . .	3566	435	701	903	1172	230	345	429	538	161	230	280	343	118	162	192	231
22 YEARS. . .	4345	432	685	875	1126	234	345	426	530	166	234	282	344	123	167	197	234
23 YEARS. . .	5093	429	669	847	1081	237	345	423	522	170	237	284	343	127	171	201	237
24 YEARS. . .	5810	425	653	819	1037	240	345	419	513	174	240	285	342	131	175	204	240
25 YEARS. . .	6496	420	635	791	993	242	343	414	504	177	242	286	341	135	178	206	242
26 YEARS. . .	7152	414	618	764	951	243	341	408	494	180	243	285	338	138	181	208	243
27 YEARS. . .	7776	408	600	736	909	243	337	402	483	182	243	285	335	141	183	210	243
28 YEARS. . .	8370	401	582	708	868	244	334	395	472	184	243	283	332	144	184	211	243
29 YEARS. . .	8932	394	563	681	828	243	329	388	460	185	243	281	327	146	185	211	242
30 YEARS. . .	9464	385	544	653	789	242	324	380	447	186	241	278	322	147	186	211	241
31 YEARS. . .	9965	377	525	626	751	240	319	371	435	186	240	275	317	148	186	210	239
32 YEARS. . .	10435	368	506	600	714	238	313	362	422	186	237	271	311	149	186	209	237
33 YEARS. . .	10874	358	487	573	678	235	306	353	409	185	235	266	304	149	185	208	234
34 YEARS. . .	11282	348	468	547	643	232	299	343	395	184	231	262	297	149	184	205	231
35 YEARS. . .	11659	338	449	522	609	228	292	333	381	182	228	256	290	149	182	203	227
36 YEARS. . .	12006	327	430	496	576	224	284	322	367	180	223	250	282	148	180	200	223
37 YEARS. . .	12321	316	411	471	543	219	276	311	353	178	219	244	274	147	178	196	218
38 YEARS. . .	12606	305	392	447	512	214	267	300	339	175	214	238	265	146	175	193	213
39 YEARS. . .	12860	293	373	423	482	209	258	289	324	172	208	231	256	144	172	188	208
40 YEARS. . .	13082	281	354	400	453	203	249	277	310	168	203	223	247	141	168	184	202
41 YEARS. . .	13274	270	336	377	424	197	240	266	295	164	196	216	238	139	164	179	196
42 YEARS. . .	13435	257	318	355	397	191	230	254	281	160	190	208	228	136	160	173	189
43 YEARS. . .	13565	245	300	333	370	184	220	242	266	155	183	200	218	133	155	168	182
44 YEARS. . .	13664	233	282	311	345	177	210	230	252	150	176	191	208	129	150	162	175
45 YEARS. . .	13733	221	265	291	320	170	200	216	237	145	169	183	198	125	145	156	168
46 YEARS. . .	13770	208	248	271	296	162	190	205	223	139	161	174	188	121	139	149	160
47 YEARS. . .	13777	196	231	251	273	154	179	193	209	134	154	165	178	117	133	143	153
48 YEARS. . .	13752	184	214	232	251	147	169	181	195	128	146	156	167	112	127	136	145
49 YEARS. . .	13697	172	198	214	230	138	158	169	181	121	138	147	157	107	121	129	137
50 YEARS. . .	13611	160	183	196	210	130	147	157	168	115	129	137	146	102	114	121	129
51 YEARS. . .	13494	148	167	178	191	122	137	145	154	108	121	128	136	97	108	114	120
52 YEARS. . .	13346	136	152	162	172	113	126	134	141	101	113	119	125	91	101	106	112
53 YEARS. . .	13167	124	138	146	154	105	116	122	129	94	104	109	115	85	94	98	103
54 YEARS. . .	12957	112	124	131	137	96	106	111	116	87	95	100	105	79	87	91	95
55 YEARS. . .	12716	101	111	116	121	87	95	99	104	80	87	90	94	73	79	83	86
56 YEARS. . .	12445	90	97	102	106	79	85	88	92	72	78	81	84	67	72	75	77
57 YEARS. . .	12142	79	85	88	91	70	75	78	81	65	69	72	74	60	64	67	69
58 YEARS. . .	11809	68	73	75	78	61	65	67	69	57	61	63	64	53	57	58	60
59 YEARS. . .	11444	58	61	63	64	52	55	57	58	49	52	53	55	46	49	50	52
60 YEARS. . .	11049	47	50	51	52	44	46	47	48	41	43	44	45	39	41	42	43
61 YEARS. . .	10623	37	39	40	40	35	36	37	38	33	35	35	36	32	33	34	34
62 YEARS. . .	10166	28	29	29	29	26	27	27	28	25	26	26	27	24	25	25	26
63 YEARS. . .	9678	18	19	19	19	17	18	18	18	17	17	17	18	17	17	17	17
64 YEARS. . .	9160	9	9	9	9	9	9	9	9	9	9	9	9	8	8	9	9
4 YEARS OR MORE																	
18 YEARS. . .	2311	599	1033	1377	1851	290	461	591	765	192	290	363	458	135	194	237	291
19 YEARS. . .	3295	598	1013	1337	1781	297	464	589	757	200	297	368	461	142	202	244	298
20 YEARS. . .	4248	596	992	1295	1713	303	466	587	748	207	303	373	464	149	209	251	304
21 YEARS. . .	5171	593	970	1258	1647	308	467	585	738	214	309	377	465	156	215	257	309
22 YEARS. . .	6064	589	948	1219	1582	313	468	581	728	220	314	380	465	162	221	262	314
23 YEARS. . .	6925	585	926	1181	1519	317	468	576	717	225	318	382	465	168	227	267	318
24 YEARS. . .	7756	579	903	1142	1457	321	466	571	705	230	321	384	464	173	231	271	321
25 YEARS. . .	8557	573	879	1104	1396	323	464	564	692	234	323	385	462	178	236	275	323
26 YEARS. . .	9326	565	855	1065	1337	325	461	557	678	238	325	384	459	182	239	278	325
27 YEARS. . .	10066	557	831	1027	1279	326	458	549	664	241	326	383	455	186	242	280	326
28 YEARS. . .	10774	548	806	989	1222	326	453	540	649	244	326	382	450	189	245	281	326
29 YEARS. . .	11452	538	782	952	1167	326	448	531	633	246	326	379	445	192	246	282	325
30 YEARS. . .	12099	528	756	915	1113	325	442	520	617	247	325	376	439	194	248	282	324
31 YEARS. . .	12716	517	731	878	1061	323	435	510	601	248	323	372	432	196	248	282	322
32 YEARS. . .	13302	506	706	842	1010	321	428	498	584	248	321	368	425	198	249	281	320
33 YEARS. . .	13858	493	680	806	960	318	420	486	567	248	318	363	417	199	248	280	317
34 YEARS. . .	14382	481	655	771	912	315	411	474	549	247	314	357	408	199	247	278	313
35 YEARS. . .	14877	468	630	736	865	311	402	461	531	246	310	351	399	199	246	275	309
36 YEARS. . .	15340	454	604	702	820	306	392	447	513	244	305	344	389	199	244	272	304
37 YEARS. . .	15773	440	579	669	775	301	382	434	494	241	300	337	379	198	241	268	299
38 YEARS. . .	16175	426	554	636	733	295	372	420	476	238	294	329	369	197	238	264	293
39 YEARS. . .	16547	411	529	604	691	289	361	405	457	235	288	320	358	195	235	259	287
40 YEARS. . .	16888	396	504	572	651	282	349	390	438	231	281	311	346	193	231	254	280
41 YEARS. . .	17199	381	480	541	612	275	337	375	419	227	274	302	335	191	227	248	273
42 YEARS. . .	17479	366	456	511	574	267	325	360	400	222	266	293	323	188	222	242	265
43 YEARS. . .	17728	350	432	481	538	259	313	345	381	217	258	283	310	184	216	235	257
44 YEARS. . .	17947	334	408	452	503	251	300	329	362	211	249	272	297	180	211	228	248
45 YEARS. . .	18135	318	384	424	469	242	287	313	343	205	241	261	285	176	205	221	239
46 YEARS. . .	18292	302	361	396	436	232	273	298	324	199	231	250	271	172	198	213	230
47 YEARS. . .	18419	286	339	370	404	223	260	282	306	192	222	239	258	167	191	205	220
48 YEARS. . .	18515	270	316	343	373	213	246	266	287	184	212	227	244	161	184	196	210
49 YEARS. . .	18580	253	294	318	344	202	232	250	268	177	201	215	231	155	176	188	200
50 YEARS. . .	18615	237	273	293	315	192	218	234	250	168	191	203	217	149	168	178	190
51 YEARS. . .	18620	221	252	269	288	181	204	218	232	160	180	191	203	143	159	169	179
52 YEARS. . .	18593	205	231	246	262	170	190	202	214	151	169	178	189	136	151	159	168
53 YEARS. . .	18536	188	211	223	237	158	176	186	196	142	157	166	174	128	141	149	156
54 YEARS. . .	18449	172	191	201	212	147	162	170	178	132	146	153	160	120	132	138	145
55 YEARS. . .	18331	156	172	180	189	135	147	154	161	123	134	140	146	112	122	127	133
56 YEARS. . .	18182	140	153	160	167	122	133	138	144	112	122	126	132	104	112	116	121
57 YEARS. . .	18002	125	134	140	145	110	118	123	127	102	109	113	117	94	101	105	108
58 YEARS. . .	17792	109	116	120	124	97	104	107	111	91	97	100	103	85	90	93	96
59 YEARS. . .	17552	93	99	102	105	85	89	92	94	79	84	86	89	75	79	81	83
60 YEARS. . .	17280	78	81	83	85	71	75	77	78	68	71	72	74	64	67	69	70
61 YEARS. . .	16979	62	65	66	67	58	60	61	62	55	57	58	60	53	55	56	57
62 YEARS. . .	16646	47	48	49	49	44	45	46	47	42	44	44	45	41	42	43	43
63 YEARS. . .	16283	31	32	32	32	30	30	31	31	29	30	30	30	28	29	29	29
64 YEARS. . .	15889	16	16	16	16	15	15	15	15	15	15	15	15	15	15	15	15

Table 17. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1966, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	2785	573	982	1305	1750	280	442	564	729	187	280	349	439	132	189	229	281
19 YEARS. . .	3695	571	961	1266	1683	286	444	563	721	194	286	354	442	139	196	236	287
20 YEARS. . .	4576	569	941	1228	1618	291	446	560	712	201	292	358	443	145	202	242	292
21 YEARS. . .	5428	565	920	1191	1555	296	446	557	702	206	297	361	444	151	208	247	297
22 YEARS. . .	6252	561	899	1153	1493	300	447	553	691	212	301	364	444	157	213	252	301
23 YEARS. . .	7046	556	877	1116	1433	304	446	548	680	217	304	365	443	162	218	256	304
24 YEARS. . .	7811	550	855	1079	1374	307	444	542	668	221	307	366	442	167	222	260	307
25 YEARS. . .	8547	544	832	1042	1317	309	442	536	656	225	309	367	439	171	226	263	309
26 YEARS. . .	9254	536	809	1006	1260	310	439	529	642	228	310	366	436	175	229	265	310
27 YEARS. . .	9932	528	785	969	1205	311	435	520	628	231	311	365	432	178	231	267	310
28 YEARS. . .	10581	519	762	933	1151	311	430	512	614	233	310	363	427	181	233	268	310
29 YEARS. . .	11202	510	738	897	1099	310	424	502	599	234	310	360	422	183	235	269	309
30 YEARS. . .	11793	500	714	862	1048	309	418	492	583	235	308	357	416	185	236	269	308
31 YEARS. . .	12355	489	690	827	998	307	412	482	567	236	306	353	409	187	236	268	306
32 YEARS. . .	12888	478	665	793	950	304	404	471	551	236	304	348	402	188	236	267	303
33 YEARS. . .	13392	466	641	759	903	301	397	459	534	235	301	343	394	189	235	265	300
34 YEARS. . .	13867	454	617	725	857	298	388	447	517	234	297	338	386	189	234	263	296
35 YEARS. . .	14314	441	593	692	813	294	379	434	500	233	293	331	377	189	233	260	292
36 YEARS. . .	14731	428	568	660	770	289	370	422	483	231	288	325	367	188	231	257	287
37 YEARS. . .	15119	414	544	626	726	284	360	408	465	228	283	317	357	187	228	253	282
38 YEARS. . .	15478	401	520	597	687	278	350	395	447	225	277	310	347	186	225	249	276
39 YEARS. . .	15808	387	497	566	648	272	339	381	429	222	271	302	337	184	222	244	270
40 YEARS. . .	16109	372	473	536	610	266	328	367	411	218	265	293	326	182	218	239	264
41 YEARS. . .	16382	358	450	507	573	259	317	352	393	214	258	284	314	180	213	234	256
42 YEARS. . .	16625	343	427	478	536	251	305	338	375	209	250	275	303	177	209	228	249
43 YEARS. . .	16839	328	404	450	503	243	293	323	357	204	242	265	291	173	203	221	241
44 YEARS. . .	17024	313	382	423	470	235	281	308	339	198	234	255	279	170	198	214	233
45 YEARS. . .	17180	298	360	397	438	227	269	293	321	192	226	245	267	166	192	207	224
46 YEARS. . .	17307	283	338	371	407	218	256	276	303	186	217	234	254	161	186	200	216
47 YEARS. . .	17405	267	316	345	377	208	243	263	286	179	207	223	241	156	179	192	206
48 YEARS. . .	17475	252	295	321	348	199	230	248	268	172	198	212	228	151	172	184	197
49 YEARS. . .	17515	237	275	297	321	189	217	233	250	165	188	201	215	145	165	175	187
50 YEARS. . .	17526	221	254	273	294	179	204	218	233	157	178	190	202	139	157	166	177
51 YEARS. . .	17508	206	235	251	268	169	191	203	216	149	168	178	189	133	149	157	167
52 YEARS. . .	17461	191	215	229	244	158	177	188	199	141	157	166	176	127	140	148	156
53 YEARS. . .	17385	175	196	206	220	147	164	173	182	132	146	154	162	120	132	138	145
54 YEARS. . .	17281	160	178	187	197	136	150	158	166	123	135	142	149	112	123	128	135
55 YEARS. . .	17147	145	160	167	175	125	137	143	150	114	124	130	136	104	113	118	123
56 YEARS. . .	16984	130	142	148	155	114	123	129	134	104	113	117	122	96	104	108	112
57 YEARS. . .	16792	116	125	129	134	102	110	114	118	94	101	105	109	88	94	97	101
58 YEARS. . .	16571	101	108	111	115	90	96	99	103	84	90	92	95	79	84	86	89
59 YEARS. . .	16321	86	91	94	97	78	83	85	87	74	78	80	82	69	73	75	77
60 YEARS. . .	16042	72	75	77	79	66	69	71	72	63	65	67	69	59	62	63	65
61 YEARS. . .	15735	57	60	61	62	53	56	57	58	51	53	54	55	49	51	52	53
62 YEARS. . .	15398	43	44	45	46	41	42	42	43	39	40	41	41	38	39	39	40
63 YEARS. . .	15032	29	29	30	30	28	28	28	29	27	27	28	28	26	27	27	27
64 YEARS. . .	14637	14	15	15	15	14	14	14	14	14	14	14	14	13	14	14	14
5 YEARS OR MORE																	
18 YEARS. . .	1495	634	1100	1470	1980	303	485	625	812	199	304	381	483	138	201	246	305
19 YEARS. . .	2605	634	1079	1428	1907	311	490	625	805	208	312	388	487	147	210	255	312
20 YEARS. . .	3681	633	1058	1387	1834	318	493	623	796	216	319	393	490	155	218	263	320
21 YEARS. . .	4723	630	1036	1346	1764	325	495	621	786	224	325	398	493	162	225	270	326
22 YEARS. . .	5730	627	1013	1305	1696	331	497	618	776	231	331	402	494	169	232	276	331
23 YEARS. . .	6704	623	990	1264	1629	336	497	614	765	237	336	405	494	176	239	282	336
24 YEARS. . .	7643	617	966	1224	1563	340	496	608	753	243	340	408	493	182	244	287	340
25 YEARS. . .	8548	611	941	1183	1499	343	495	602	739	248	343	409	492	187	249	291	343
26 YEARS. . .	9419	604	916	1143	1436	345	492	595	725	252	345	409	489	192	254	295	345
27 YEARS. . .	10256	596	891	1102	1374	347	489	587	711	256	347	409	486	198	257	297	347
28 YEARS. . .	11059	587	865	1062	1314	348	484	578	695	259	348	408	481	200	260	300	348
29 YEARS. . .	11827	577	839	1023	1255	348	479	568	679	262	348	405	476	204	262	301	347
30 YEARS. . .	12562	566	812	983	1198	347	473	558	662	263	347	402	470	207	264	302	347
31 YEARS. . .	13262	555	786	944	1142	346	466	547	645	265	346	399	463	209	265	302	345
32 YEARS. . .	13928	543	759	906	1087	344	459	535	627	265	343	394	456	211	266	301	343
33 YEARS. . .	14560	530	732	868	1034	341	450	522	609	265	340	389	447	212	266	300	340
34 YEARS. . .	15158	517	705	830	982	338	442	509	590	265	337	383	438	213	265	298	336
35 YEARS. . .	15722	503	678	793	932	334	432	496	571	263	333	377	429	213	264	295	332
36 YEARS. . .	16251	489	651	757	884	329	422	481	552	262	328	370	419	213	262	292	327
37 YEARS. . .	16747	474	624	721	836	323	411	467	532	259	322	362	408	213	259	288	321
38 YEARS. . .	17208	459	597	686	790	317	400	452	513	256	316	354	397	211	256	284	315
39 YEARS. . .	17636	443	571	651	746	311	388	437	493	253	310	345	385	210	253	279	309
40 YEARS. . .	18029	427	544	617	703	304	376	421	472	249	303	336	373	208	249	273	302
41 YEARS. . .	18388	411	518	584	661	296	364	405	452	244	295	326	361	205	244	267	294
42 YEARS. . .	18712	394	492	552	620	288	351	389	432	239	287	316	348	202	239	261	286
43 YEARS. . .	19003	378	466	520	581	280	337	372	412	234	278	305	335	199	233	254	277
44 YEARS. . .	19260	361	441	489	543	270	324	355	391	228	269	294	321	195	227	247	268
45 YEARS. . .	19482	344	415	456	506	261	310	339	371	221	260	282	307	190	221	239	258
46 YEARS. . .	19670	326	391	429	471	251	296	322	351	214	250	270	293	185	214	230	248
47 YEARS. . .	19825	309	366	400	437	241	281	304	330	207	239	258	279	180	206	222	238
48 YEARS. . .	19945	291	342	371	404	230	266	287	310	199	229	246	264	174	199	212	227
49 YEARS. . .	20031	274	318	344	372	219	251	270	290	191	218	233	249	168	190	203	216
50 YEARS. . .	20082	256	295	317	341	207	236	253	270	182	206	220	234	161	182	193	205
51 YEARS. . .	20100	239	272	291	312	196	221	235	251	173	194	206	219	154	172	182	193
52 YEARS. . .	20083	221	250	266	283	184	206	218	231	164	182	193	204	147	163	172	181
53 YEARS. . .	20033	204	228	242	256	171	190	201	212	154	170	179	189	139	153	161	169
54 YEARS. . .	19948	187	207	218	230	159	175	184	193	143	158	165	173	130	143	149	157
55 YEARS. . .	19829	169	186	195	205	146	159	167	175	133	145	151	158	121	132	138	144
56 YEARS. . .	19676	152	166	173	180	133	144	150	156	122	132	137	143	112	121	126	131
57 YEARS. . .	19489	135	146	151	157	119	126	133	138	110	118	123	127	102	110	113	117
58 YEARS. . .	19268	118	126	130	135	106	113	116	120	98	105	108	112	92	98	101	104
59 YEARS. . .	19012	101	107	110	113	92	97	100	102	86	91	93	96	81	85	88	90
60 YEARS. . .	18723	84	88	90	93	77	81	83	85	73	77	78	80	69	73	74	76
61 YEARS. . .	18399	67	70	71	73	63	65	66	68	60	62	63	65	57	59	61	62
62 YEARS. . .	18041	51	52	53	54	48	49	50	51	46	47	48	49	44	46	46	47
63 YEARS. . .	17649	34	34	35	35	32	33	33	34	31	32	32	33	31	31	31	32
64 YEARS. . .	17223	17	17	17	17	16	17	17	17	16	16	16	16	16	16	16	16

Table 18. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1964, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	1725	200	332	435	576	102	156	197	250	71	103	126	156	51	71	85	103
19 YEARS. . .	2024	198	324	421	553	104	157	196	247	73	104	127	156	53	73	87	104
20 YEARS. . .	2311	197	317	406	531	105	156	194	243	74	105	127	156	55	75	88	105
21 YEARS. . .	2587	195	309	395	509	106	156	192	239	76	106	128	155	57	76	90	106
22 YEARS. . .	2852	193	301	382	488	107	155	190	235	77	107	128	154	58	78	91	107
23 YEARS. . .	3105	190	293	368	466	108	154	188	230	79	108	128	154	60	79	92	108
24 YEARS. . .	3347	188	285	355	448	108	153	185	225	80	108	128	152	61	80	93	108
25 YEARS. . .	3579	185	276	343	428	108	152	182	220	80	108	127	151	62	81	93	108
26 YEARS. . .	3799	182	268	330	409	108	150	179	215	81	108	126	149	63	81	93	108
27 YEARS. . .	4007	178	260	317	390	108	148	176	210	81	108	125	147	64	82	93	108
28 YEARS. . .	4205	174	251	305	372	107	146	172	204	82	107	124	145	64	82	93	107
29 YEARS. . .	4391	171	242	292	354	107	143	168	199	82	106	123	142	65	82	93	106
30 YEARS. . .	4566	167	234	280	337	106	141	164	193	82	105	121	140	65	82	92	105
31 YEARS. . .	4730	162	225	268	320	104	138	160	187	81	104	119	137	65	81	92	104
32 YEARS. . .	4883	158	217	256	304	103	135	156	181	81	103	117	134	65	81	91	103
33 YEARS. . .	5025	153	208	244	288	102	132	151	175	80	101	115	131	65	80	90	101
34 YEARS. . .	5155	149	199	233	273	100	128	147	169	79	100	112	127	65	79	89	99
35 YEARS. . .	5274	144	191	221	258	98	125	142	162	78	98	110	124	64	78	87	97
36 YEARS. . .	5382	139	182	210	244	96	121	137	156	77	96	107	120	64	77	86	95
37 YEARS. . .	5479	134	174	200	230	94	117	132	150	76	93	104	116	63	76	84	93
38 YEARS. . .	5565	129	166	189	216	91	113	127	143	75	91	101	113	62	75	82	91
39 YEARS. . .	5639	124	158	179	203	89	109	122	137	73	88	98	109	61	73	80	88
40 YEARS. . .	5702	119	150	169	191	86	105	117	131	71	86	95	105	60	71	78	85
41 YEARS. . .	5754	114	142	159	179	83	101	112	124	69	83	91	100	59	69	76	83
42 YEARS. . .	5795	108	134	149	167	81	97	107	118	68	80	88	96	58	67	73	80
43 YEARS. . .	5824	103	126	140	156	78	93	102	112	65	77	84	92	56	65	71	77
44 YEARS. . .	5843	98	118	131	145	74	88	97	106	63	74	80	88	54	63	68	74
45 YEARS. . .	5850	93	111	122	134	71	84	91	100	61	71	77	83	53	61	65	71
46 YEARS. . .	5846	87	104	113	124	68	80	86	94	59	68	73	79	51	58	63	67
47 YEARS. . .	5831	82	97	105	114	65	75	81	88	56	64	69	74	49	56	60	64
48 YEARS. . .	5804	77	90	97	105	61	71	76	82	53	61	65	70	47	53	57	61
49 YEARS. . .	5767	72	83	89	95	58	66	71	76	51	58	61	66	45	51	54	57
50 YEARS. . .	5718	67	76	82	88	54	62	66	70	48	54	57	61	43	48	51	54
51 YEARS. . .	5658	62	70	75	80	51	57	61	65	45	51	54	57	41	45	48	50
52 YEARS. . .	5587	57	64	68	72	47	53	56	59	42	47	50	52	38	42	44	47
53 YEARS. . .	5504	52	58	61	64	44	48	51	54	39	43	46	48	36	39	41	43
54 YEARS. . .	5411	47	52	55	57	40	44	46	49	36	40	42	44	33	36	38	40
55 YEARS. . .	5306	42	46	48	51	36	40	42	43	33	36	38	39	31	33	35	36
56 YEARS. . .	5190	38	41	42	44	33	36	37	38	30	33	34	35	28	30	31	32
57 YEARS. . .	5063	33	35	37	38	29	31	32	34	27	29	30	31	25	27	28	29
58 YEARS. . .	4924	29	30	31	32	26	27	28	29	24	25	26	27	22	24	24	25
59 YEARS. . .	4774	24	26	26	27	22	23	24	24	21	22	22	23	19	20	21	22
60 YEARS. . .	4614	20	21	21	22	18	19	20	20	17	18	19	19	16	17	18	18
61 YEARS. . .	4442	16	16	17	17	15	15	15	16	14	15	15	15	13	14	14	14
62 YEARS. . .	4258	12	12	12	12	11	11	11	12	11	11	11	11	10	11	11	11
63 YEARS. . .	4064	8	8	8	8	7	7	8	8	7	7	7	7	7	7	7	7
64 YEARS. . .	3858	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
8 YEARS																	
18 YEARS. . .	2813	261	435	571	757	134	205	256	328	93	135	165	[illegible]	[illegible]	[illegible]	112	135
19 YEARS. . .	3129	259	424	552	726	136	204	255	322	95	136	165	203	71	98	114	136
20 YEARS. . .	3434	257	414	534	697	137	204	253	317	97	137	166	203	72	98	115	137
21 YEARS. . .	3728	254	403	517	666	138	203	250	311	99	138	166	202	74	99	117	138
22 YEARS. . .	4010	250	393	499	640	139	202	247	305	100	139	166	200	76	101	118	139
23 YEARS. . .	4281	247	382	482	613	139	200	243	299	102	139	166	199	77	102	119	139
24 YEARS. . .	4541	243	371	464	587	140	198	240	293	103	140	165	197	79	103	119	140
25 YEARS. . .	4789	239	360	447	561	140	196	236	286	103	139	164	195	80	104	120	139
26 YEARS. . .	[illegible]	235	349	431	[illegible]	[illegible]	[illegible]	232	279	104	139	163	193	81	104	120	139
27 YEARS. . .	5252	230	338	414	511	139	191	227	272	104	139	162	190	82	105	120	138
28 YEARS. . .	5467	226	327	397	487	138	188	222	265	105	138	160	187	82	105	120	138
29 YEARS. . .	5670	221	315	381	464	137	185	217	258	105	137	158	184	83	105	119	136
30 YEARS. . .	5862	215	304	365	442	136	181	212	250	104	135	156	180	83	105	118	135
31 YEARS. . .	6043	210	293	350	420	134	178	207	242	104	134	153	177	83	104	118	133
32 YEARS. . .	6213	204	282	334	399	132	174	201	235	103	132	151	173	83	103	116	132
33 YEARS. . .	6371	199	271	319	378	130	170	196	227	103	130	148	169	83	103	115	130
34 YEARS. . .	6518	193	260	304	356	128	166	190	219	102	128	145	165	83	102	114	128
35 YEARS. . .	6654	187	249	290	339	126	161	184	211	100	126	141	160	82	100	112	125
36 YEARS. . .	6778	181	238	276	320	123	157	178	203	99	123	138	156	81	99	110	123
37 YEARS. . .	6891	174	228	262	302	121	152	172	195	98	120	134	151	81	98	108	120
38 YEARS. . .	6993	168	217	248	285	118	147	166	187	96	117	131	146	80	96	106	117
39 YEARS. . .	7084	162	207	235	268	115	142	159	179	94	114	127	141	79	94	103	114
40 YEARS. . .	7163	155	196	222	252	112	137	153	171	92	111	123	136	77	92	101	111
41 YEARS. . .	7231	149	186	209	236	108	132	147	163	90	108	119	131	76	90	98	107
42 YEARS. . .	7288	142	176	197	221	105	127	140	155	88	104	114	126	74	87	95	104
43 YEARS. . .	7334	136	166	185	206	101	121	134	147	85	101	110	121	73	85	92	100
44 YEARS. . .	7368	129	157	174	192	97	116	127	140	82	97	106	115	71	82	89	97
45 YEARS. . .	[illegible]	122	147	162	179	94	111	121	132	80	93	101	110	69	80	86	93
46 YEARS. . .	7403	116	138	151	166	90	105	114	124	77	89	96	104	67	77	82	89
47 YEARS. . .	7403	109	129	141	153	86	100	108	117	74	85	92	99	64	74	79	85
48 YEARS. . .	7392	103	120	130	141	81	94	101	109	71	81	87	93	62	70	75	80
49 YEARS. . .	7370	96	111	120	130	77	88	95	102	67	77	82	88	60	67	72	76
50 YEARS. . .	7337	90	103	110	119	73	83	88	94	64	72	77	82	57	64	68	72
51 YEARS. . .	7292	83	95	101	108	68	77	82	87	61	68	72	76	54	60	64	68
52 YEARS. . .	7236	77	87	92	98	64	71	76	80	57	63	67	71	51	57	60	63
53 YEARS. . .	7169	70	79	83	88	59	66	[illegible]	[illegible]	53	59	62	65	48	53	56	59
54 YEARS. . .	7091	64	71	75	79	55	60	63	66	50	54	57	60	45	49	52	54
55 YEARS. . .	7001	58	64	67	70	50	55	57	60	46	50	52	54	42	45	47	49
56 YEARS. . .	6900	52	56	59	61	45	49	51	53	42	45	47	49	38	43	43	45
57 YEARS. . .	6788	45	49	51	53	41	44	45	47	38	40	42	43	35	37	39	40
58 YEARS. . .	6664	40	43	44	46	36	38	39	41	33	36	37	38	31	33	34	35
59 YEARS. . .	6530	34	36	37	38	31	33	34	35	29	31	32	32	27	29	30	30
60 YEARS. . .	6383	28	30	30	31	26	27	28	29	25	26	26	27	23	24	25	26
61 YEARS. . .	6226	23	23	24	24	21	22	22	23	20	21	21	22	19	20	20	21
62 YEARS. . .	6058	17	17	18	18	15	16	17	17	15	16	16	16	15	15	15	16
63 YEARS. . .	5878	11	11	12	12	11	11	11	11	10	11	11	11	10	10	10	11
64 YEARS. . .	5687	6	6	6	6	5	5	6	6	[illegible]	5	5	5	5	5	5	5

Table 18. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1964, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	2020	297	499	657	873	150	231	293	374	102	150	185	230	73	103	124	150
19 YEARS. . .	2495	296	488	637	839	152	232	291	370	105	153	187	231	77	106	127	153
20 YEARS. . .	2953	294	477	617	806	155	232	289	364	108	155	188	231	80	109	130	155
21 YEARS. . .	3394	291	466	596	774	157	232	287	359	111	157	189	231	83	112	132	157
22 YEARS. . .	3818	289	454	578	742	159	232	285	353	114	159	190	230	85	114	134	159
23 YEARS. . .	4225	286	443	559	712	160	231	281	346	116	160	191	229	88	116	136	160
24 YEARS. . .	4614	282	431	540	682	161	229	278	340	118	161	191	228	90	118	137	161
25 YEARS. . .	4987	278	419	520	652	161	228	274	333	119	161	190	226	92	120	138	161
26 YEARS. . .	5342	274	406	501	624	162	225	270	325	120	161	189	224	93	121	139	161
27 YEARS. . .	5681	269	394	483	596	161	223	265	318	121	161	188	221	95	122	139	161
28 YEARS. . .	6002	264	381	464	568	161	220	260	310	122	161	187	218	96	122	140	161
29 YEARS. . .	6306	258	369	445	542	160	216	254	301	122	160	185	215	97	123	139	160
30 YEARS. . .	6594	252	356	427	516	159	213	249	293	122	159	182	211	97	123	139	158
31 YEARS. . .	6864	246	343	409	491	157	209	243	284	122	157	180	207	98	122	138	157
32 YEARS. . .	7117	240	330	391	466	156	204	237	275	122	155	177	203	98	122	137	155
33 YEARS. . .	7353	233	318	374	442	154	200	230	266	121	153	174	198	98	121	136	153
34 YEARS. . .	7571	227	305	356	419	151	195	223	257	120	151	170	194	98	120	134	150
35 YEARS. . .	7773	220	292	340	396	149	190	216	248	119	148	167	189	97	119	132	148
36 YEARS. . .	7958	213	280	323	375	146	185	209	239	117	145	163	183	96	117	130	145
37 YEARS. . .	8125	205	267	307	354	143	179	202	229	115	142	159	178	96	115	128	142
38 YEARS. . .	8276	198	255	291	333	139	173	195	220	113	139	154	172	94	113	125	138
39 YEARS. . .	8409	190	242	275	313	136	168	187	210	111	135	150	166	93	111	122	135
40 YEARS. . .	8525	183	230	260	294	132	162	180	201	109	131	145	160	92	109	119	131
41 YEARS. . .	8624	175	218	245	276	128	155	172	191	106	127	140	154	90	106	116	127
42 YEARS. . .	8706	167	206	230	258	124	149	165	182	103	123	135	148	88	103	112	122
43 YEARS. . .	8771	159	195	216	241	119	143	157	173	100	119	129	142	86	100	109	118
44 YEARS. . .	8819	151	183	202	224	115	136	149	163	97	114	124	135	84	97	105	114
45 YEARS. . .	8850	143	172	189	208	110	130	141	154	94	109	118	129	81	94	101	109
46 YEARS. . .	8864	135	161	176	193	105	123	133	145	90	105	113	122	78	90	97	104
47 YEARS. . .	8861	127	150	163	178	100	116	126	136	87	100	107	115	76	86	92	99
48 YEARS. . .	8840	120	139	151	164	95	109	118	127	83	95	101	109	73	82	88	94
49 YEARS. . .	8803	112	129	139	150	90	103	110	118	79	89	95	102	70	78	83	89
50 YEARS. . .	8748	104	119	128	137	85	96	102	109	75	84	89	95	66	74	79	84
51 YEARS. . .	8676	96	109	117	124	79	89	95	101	70	79	83	88	63	70	74	78
52 YEARS. . .	8587	89	100	106	112	74	82	87	92	66	73	77	82	59	66	69	73
53 YEARS. . .	8481	81	90	96	101	68	76	80	84	62	68	71	75	56	61	64	67
54 YEARS. . .	8358	74	81	86	90	63	69	72	78	57	62	65	68	52	57	59	62
55 YEARS. . .	8218	66	73	76	80	57	62	65	68	52	57	59	62	48	52	54	56
56 YEARS. . .	8061	59	64	67	70	52	56	58	61	47	51	53	55	44	47	49	51
57 YEARS. . .	7857	52	56	58	60	46	49	51	53	43	46	47	49	40	42	44	45
58 YEARS. . .	7695	45	48	50	51	40	43	44	46	38	40	41	43	35	37	39	40
59 YEARS. . .	7487	38	40	42	43	35	37	38	39	33	34	35	36	31	32	33	34
60 YEARS. . .	7261	32	33	34	35	29	30	31	32	27	29	29	30	26	27	28	29
61 YEARS. . .	7019	25	26	26	27	23	24	25	25	22	23	24	24	21	22	22	23
62 YEARS. . .	6759	19	19	19	20	18	18	18	19	17	17	18	18	16	17	17	17
63 YEARS. . .	6482	12	13	13	13	12	12	12	12	11	12	12	12	11	11	11	12
64 YEARS. . .	6188	6	6	5	6	6	6	6	6	6	6	6	6	6	5	6	6
4 YEARS																	
18 YEARS. . .	3082	358	603	795	1060	181	279	353	452	124	181	223	278	90	125	150	182
19 YEARS. . .	3563	356	589	771	1016	184	279	351	446	127	184	225	278	93	128	153	184
20 YEARS. . .	4029	353	576	746	977	186	279	348	439	130	186	226	278	96	131	156	186
21 YEARS. . .	4478	350	561	722	938	188	279	345	431	133	188	227	277	99	134	158	188
22 YEARS. . .	4910	346	547	698	899	189	278	341	424	136	190	228	276	102	136	160	190
23 YEARS. . .	5327	342	533	675	862	191	276	337	416	138	191	228	274	104	139	162	191
24 YEARS. . .	5727	338	518	651	826	191	274	333	408	140	191	227	272	106	140	163	191
25 YEARS. . .	6111	333	504	628	790	192	272	328	399	141	192	227	270	108	142	164	192
26 YEARS. . .	6476	327	489	605	755	192	269	322	390	143	192	225	267	110	143	165	192
27 YEARS. . .	6829	321	474	582	721	192	266	317	381	144	192	224	264	112	144	165	191
28 YEARS. . .	7164	315	459	560	686	191	262	311	371	144	191	222	260	113	145	165	191
29 YEARS. . .	7482	309	443	537	656	190	258	304	361	144	190	220	256	114	145	165	189
30 YEARS. . .	7784	302	428	516	625	189	254	297	351	145	188	217	252	115	145	164	188
31 YEARS. . .	8070	295	413	494	594	187	249	290	341	144	186	214	247	115	145	164	186
32 YEARS. . .	8339	287	398	473	565	185	244	283	330	144	184	211	242	115	144	162	184
33 YEARS. . .	8593	280	383	452	536	182	239	276	320	143	182	207	237	115	143	161	182
34 YEARS. . .	8829	272	368	431	508	180	233	268	309	142	179	203	231	115	142	159	179
35 YEARS. . .	9050	264	353	411	481	177	227	260	298	141	176	199	226	115	141	157	176
36 YEARS. . .	9254	255	338	391	455	174	221	252	287	139	173	194	220	114	139	154	173
37 YEARS. . .	9442	247	323	372	430	170	215	243	276	137	169	190	213	113	137	152	169
38 YEARS. . .	9613	238	308	353	406	166	208	235	265	135	166	185	207	112	135	149	165
39 YEARS. . .	9768	229	294	334	382	162	202	226	254	133	162	180	200	111	132	146	161
40 YEARS. . .	9907	221	279	316	359	158	195	217	243	130	157	174	193	109	130	142	157
41 YEARS. . .	10030	212	265	299	337	153	188	208	232	127	153	168	186	107	127	139	152
42 YEARS. . .	10136	202	251	281	316	149	180	199	221	124	148	163	179	105	124	135	148
43 YEARS. . .	10226	193	238	265	295	144	173	191	210	121	143	157	172	103	121	131	143
44 YEARS. . .	10299	184	224	248	275	139	166	181	199	117	138	150	164	100	117	127	137
45 YEARS. . .	10357	175	211	232	256	133	158	172	189	113	133	144	157	98	113	122	132
46 YEARS. . .	10398	166	198	217	238	128	150	163	178	110	127	138	149	95	109	118	127
47 YEARS. . .	10422	156	185	202	220	122	142	154	167	105	122	131	141	92	105	113	121
48 YEARS. . .	10430	147	172	187	203	117	135	145	157	101	116	124	134	89	101	108	115
49 YEARS. . .	10422	138	160	173	187	111	127	136	146	97	110	118	126	85	96	103	109
50 YEARS. . .	10398	129	148	159	171	105	119	127	136	92	104	111	118	82	92	97	103
51 YEARS. . .	10357	120	136	146	156	98	111	118	126	87	98	104	110	78	87	92	97
52 YEARS. . .	10300	111	125	133	141	92	103	109	116	82	91	97	102	74	82	86	91
53 YEARS. . .	10227	102	114	120	127	86	95	100	106	77	85	89	94	69	77	80	84
54 YEARS. . .	10137	93	103	108	114	79	87	91	96	72	79	82	86	65	71	74	78
55 YEARS. . .	10031	84	92	97	101	72	79	83	87	66	72	75	78	60	66	68	71
56 YEARS. . .	9909	75	82	85	89	66	71	74	77	60	65	68	71	56	60	62	65
57 YEARS. . .	9770	67	72	75	77	59	63	66	68	54	58	61	63	51	54	56	58
58 YEARS. . .	9615	58	62	64	66	52	55	57	59	48	52	53	55	45	48	50	51
59 YEARS. . .	9444	50	53	54	56	45	48	49	50	42	45	46	47	40	42	43	44
60 YEARS. . .	9256	41	43	44	45	38	40	41	42	36	38	38	39	34	36	36	37
61 YEARS. . .	9052	33	34	35	36	31	32	32	33	29	30	31	32	28	29	30	30
62 YEARS. . .	8832	25	25	26	26	23	24	24	25	22	23	23	24	22	22	23	23
63 YEARS. . .	8595	16	17	17	17	16	16	16	16	15	16	16	16	15	15	15	15
64 YEARS. . .	8342	8	8	8	6	8	8	8	8	8	8	8	8	8	8	8	8

Table 18. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1964, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS): DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	963	409	697	924	1234	200	316	403	520	133	200	250	314	93	134	163	201
19 YEARS. . .	1768	409	684	896	1186	205	318	403	515	139	206	254	317	99	140	169	206
20 YEARS. . .	2544	408	670	872	1143	210	320	402	509	145	210	258	319	104	146	174	211
21 YEARS. . .	3293	406	656	846	1099	214	322	400	503	150	215	261	320	109	151	179	215
22 YEARS. . .	4013	404	642	820	1056	218	322	398	496	154	218	263	321	114	155	183	218
23 YEARS. . .	4705	401	626	794	1014	221	322	395	488	158	221	265	320	118	159	187	221
24 YEARS. . .	5369	397	611	768	973	223	322	391	480	162	223	266	320	122	163	190	223
25 YEARS. . .	6004	392	595	742	932	225	320	387	471	165	225	267	318	126	166	192	225
26 YEARS. . .	6612	387	578	716	892	226	318	382	462	167	226	266	316	129	168	194	226
27 YEARS. . .	7191	381	562	690	853	227	315	376	452	169	227	266	313	131	170	196	227
28 YEARS. . .	7742	375	545	664	815	227	312	370	441	171	227	264	310	134	172	197	227
29 YEARS. . .	8265	368	527	638	777	227	308	363	430	172	226	262	306	136	173	197	226
30 YEARS. . .	8760	361	510	613	741	226	303	355	419	173	225	260	301	137	173	197	225
31 YEARS. . .	9227	353	492	588	705	224	298	347	407	173	224	257	296	138	174	196	223
32 YEARS. . .	9665	344	475	563	671	222	293	339	395	173	222	253	291	139	173	195	221
33 YEARS. . .	10075	335	457	538	637	220	287	330	383	173	219	249	285	139	173	194	219
34 YEARS. . .	10457	326	439	514	604	217	280	321	370	172	216	245	278	139	172	192	216
35 YEARS. . .	10811	316	421	490	572	213	273	312	357	170	213	240	271	139	170	190	212
36 YEARS. . .	11137	306	403	466	541	210	266	302	344	168	209	234	264	138	168	187	208
37 YEARS. . .	11435	296	386	443	511	205	258	292	331	166	205	229	257	137	166	184	204
38 YEARS. . .	11704	286	368	420	482	201	251	282	318	164	200	223	249	136	163	180	199
39 YEARS. . .	11945	275	350	398	453	196	242	271	304	161	195	216	240	134	160	176	194
40 YEARS. . .	12158	264	333	376	426	191	234	260	291	157	190	209	232	132	157	172	189
41 YEARS. . .	12343	253	316	355	399	185	225	249	277	154	184	202	223	130	154	168	183
42 YEARS. . .	12500	242	299	334	374	179	216	238	264	150	178	195	214	127	150	163	177
43 YEARS. . .	12628	231	282	313	349	173	207	227	250	146	172	188	205	124	145	158	171
44 YEARS. . .	12728	219	266	293	325	166	198	216	237	141	165	180	196	121	141	152	165
45 YEARS. . .	12801	208	249	274	302	160	188	205	223	136	159	172	187	118	136	146	158
46 YEARS. . .	12845	196	233	255	279	153	178	193	210	131	152	164	177	114	131	140	151
47 YEARS. . .	12860	185	218	237	258	145	169	182	197	12[illegible]	145	155	167	110	125	134	144
48 YEARS. . .	12848	173	202	219	237	138	159	171	184	120	137	147	158	106	120	128	136
49 YEARS. . .	12807	162	187	202	216	130	149	160	171	114	130	138	148	101	114	121	129
50 YEARS. . .	12739	151	173	185	199	123	139	149	159	108	122	130	138	96	108	114	121
51 YEARS. . .	12642	139	158	169	180	115	129	137	146	102	114	121	128	91	102	107	114
52 YEARS. . .	12517	128	144	153	163	107	120	126	134	96	106	112	119	86	95	100	106
53 YEARS. . .	12363	117	131	138	146	99	110	116	122	89	98	103	109	81	89	93	98
54 YEARS. . .	12182	107	118	124	130	91	100	105	110	83	90	95	99	75	82	86	90
55 YEARS. . .	11972	96	105	110	115	83	90	94	99	76	82	86	90	69	75	78	82
56 YEARS. . .	11735	85	93	97	101	75	81	84	88	69	74	77	80	63	68	71	74
57 YEARS. . .	11469	75	81	84	87	66	71	74	77	62	66	68	71	57	61	63	65
58 YEARS. . .	11175	65	69	72	74	58	62	64	66	54	58	60	61	51	54	56	57
59 YEARS. . .	10852	55	58	60	62	50	53	54	56	47	50	51	52	44	47	48	49
60 YEARS. . .	10502	45	48	49	50	42	44	45	46	40	41	42	43	38	39	40	41
61 YEARS. . .	10123	36	37	38	39	33	35	35	36	32	33	34	34	31	32	32	33
62 YEARS. . .	9716	27	27	28	28	25	26	26	27	24	25	25	26	23	24	24	25
63 YEARS. . .	9281	18	18	18	18	17	17	17	17	16	17	17	17	16	16	16	16
64 YEARS. . .	8818	9	9	9	9	8	9	9	9	8	8	8	8	8	8	8	8
4 YEARS OR MORE																	
18 YEARS. . .	2144	546	938	1249	1677	265	420	538	696	176	265	331	418	124	178	216	266
19 YEARS. . .	3052	544	919	1212	1613	271	423	536	688	183	272	336	420	130	185	223	272
20 YEARS. . .	3930	543	900	1177	1551	276	425	535	680	190	277	340	422	137	191	229	278
21 YEARS. . .	4780	540	881	1141	1491	281	426	532	671	196	282	344	423	143	197	235	284
22 YEARS. . .	5601	536	861	1106	1432	286	426	528	661	201	286	347	424	148	202	240	288
23 YEARS. . .	6394	532	840	1070	1375	289	426	524	651	206	290	349	423	153	207	244	290
24 YEARS. . .	7157	527	819	1035	1319	292	425	519	640	210	293	350	422	158	211	248	293
25 YEARS. . .	7892	521	798	1000	1264	295	423	513	628	214	295	350	420	162	215	251	295
26 YEARS. . .	8597	514	776	965	1210	296	420	506	616	218	296	350	417	166	218	253	296
27 YEARS. . .	9274	506	754	931	1157	297	416	499	603	220	297	349	414	170	221	255	297
28 YEARS. . .	9922	498	731	896	1106	297	412	491	589	222	297	347	409	173	223	257	297
29 YEARS. . .	10542	489	709	862	1056	297	407	482	575	224	297	345	404	175	225	257	296
30 YEARS. . .	11132	480	686	828	1007	296	401	473	560	225	296	342	399	177	226	257	295
31 YEARS. . .	11694	469	663	795	960	294	395	463	545	226	294	339	393	179	226	257	293
32 YEARS. . .	12227	459	639	762	913	292	388	452	529	226	292	334	386	180	226	256	291
33 YEARS. . .	12731	448	616	729	868	289	381	441	514	226	289	330	378	181	226	254	288
34 YEARS. . .	13206	436	593	697	824	286	373	430	497	225	285	324	370	181	225	252	285
35 YEARS. . .	13652	424	570	666	782	282	365	418	481	223	282	318	362	181	224	250	281
36 YEARS. . .	14070	411	547	635	740	278	356	405	464	222	277	312	353	181	222	247	276
37 YEARS. . .	14458	399	524	604	700	273	346	393	447	219	272	305	344	180	219	243	271
38 YEARS. . .	14818	385	501	574	661	268	337	380	430	216	267	298	334	179	216	239	266
39 YEARS. . .	15150	372	478	545	624	262	326	367	413	213	261	290	324	177	213	235	260
40 YEARS. . .	15452	358	456	516	587	256	316	353	396	210	255	282	314	175	209	230	254
41 YEARS. . .	15725	344	433	488	552	249	305	339	379	206	248	274	303	173	205	225	247
42 YEARS. . .	15970	330	411	461	518	242	294	325	361	201	241	265	292	170	201	219	240
43 YEARS. . .	16186	316	389	434	485	234	282	311	344	196	233	255	280	167	196	213	232
44 YEARS. . .	16373	301	368	408	453	226	271	297	327	191	225	246	269	163	191	207	224
45 YEARS. . .	16531	287	346	382	422	218	259	283	309	185	217	236	257	159	185	200	216
46 YEARS. . .	16660	272	325	357	392	210	247	268	292	179	209	226	245	155	179	192	208
47 YEARS. . .	16761	257	305	332	363	201	234	254	275	173	200	215	232	151	172	185	199
48 YEARS. . .	16833	243	285	309	336	192	222	239	258	166	191	205	220	145	166	177	190
49 YEARS. . .	16876	228	265	286	309	182	209	224	241	159	181	194	207	140	158	169	180
50 YEARS. . .	16890	213	245	263	283	173	196	210	225	152	171	183	195	134	151	160	170
51 YEARS. . .	16875	198	226	242	258	163	184	195	208	144	162	171	182	128	143	152	161
52 YEARS. . .	16832	184	207	220	235	152	171	181	192	136	151	160	169	122	135	143	150
53 YEARS. . .	16759	169	189	200	212	142	158	166	176	127	141	148	156	115	127	133	140
54 YEARS. . .	16658	154	171	180	190	131	145	152	160	119	130	137	144	108	118	124	130
55 YEARS. . .	16528	140	154	161	169	121	132	138	144	110	120	125	131	100	109	114	119
56 YEARS. . .	16369	126	137	143	149	110	119	124	129	101	109	113	118	93	100	104	108
57 YEARS. . .	16182	111	120	125	129	98	106	110	114	91	98	101	105	84	90	94	97
58 YEARS. . .	15965	97	104	107	111	87	93	96	99	81	86	89	92	76	80	83	86
59 YEARS. . .	15720	83	88	90	93	75	80	82	84	71	75	77	79	67	70	72	74
60 YEARS. . .	15446	69	72	74	76	63	67	68	70	60	63	64	66	57	60	61	62
61 YEARS. . .	15143	55	57	58	60	51	53	54	55	49	51	52	53	47	49	50	51
62 YEARS. . .	14811	41	43	43	44	39	40	41	41	38	39	39	40	36	37	38	38
63 YEARS. . .	14451	28	28	28	29	26	27	27	27	26	26	26	27	25	25	26	26
64 YEARS. . .	14062	14	14	14	14	13	14	14	14	13	13	13	13	13	13	13	13

Table 18. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1964, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COM-PLETED AND PRESENT AGE	ESTI-MATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	2823	523	896	1192	1600	255	403	515	666	171	256	319	401	121	172	209	257
19 YEARS. . .	3613	521	878	1157	1539	261	405	513	658	177	261	323	403	127	179	215	262
20 YEARS. . .	4378	518	859	1122	1479	265	[illegible]	511	649	183	266	326	404	133	184	220	266
21 YEARS. . .	5118	515	839	1087	1421	270	407	508	640	188	270	329	404	138	189	225	270
22 YEARS. . .	5834	511	820	1053	1365	273	407	504	630	193	273	331	404	143	194	229	274
23 YEARS. . .	6526	507	800	1019	1310	276	406	499	620	197	276	332	403	147	198	233	277
24 YEARS. . .	7193	501	779	985	1256	279	404	494	609	201	279	333	402	151	202	236	279
25 YEARS. . .	7835	495	759	952	1203	280	402	488	597	204	280	333	399	155	205	239	280
26 YEARS. . .	8453	488	738	918	1151	282	399	481	585	207	281	333	396	158	208	241	281
27 YEARS. . .	9046	481	716	885	1101	282	395	474	572	209	282	331	393	161	210	242	282
28 YEARS. . .	9615	473	695	852	1052	282	391	466	559	211	282	330	388	164	212	243	282
29 YEARS. . .	10160	464	673	819	1004	282	386	457	546	212	281	327	384	166	213	244	281
30 YEARS. . .	10680	455	651	787	958	280	381	448	531	213	280	324	378	168	214	244	280
31 YEARS. . .	11175	445	629	755	912	279	375	439	517	214	278	321	372	169	214	243	278
32 YEARS. . .	11646	435	607	724	868	277	368	429	502	214	276	317	365	170	214	242	276
33 YEARS. . .	12092	424	585	693	825	274	361	418	487	213	273	312	358	171	214	241	273
34 YEARS. . .	12514	413	563	662	784	271	353	407	472	212	270	307	351	171	213	239	269
35 YEARS. . .	12911	402	541	632	743	267	345	396	456	211	266	301	343	171	211	236	266
36 YEARS. . .	13284	390	519	603	704	263	337	384	440	209	262	295	335	171	209	233	261
37 YEARS. . .	13632	378	497	574	666	258	328	372	424	207	257	289	326	170	207	230	257
38 YEARS. . .	13955	365	476	546	629	253	319	360	408	205	252	282	317	169	205	226	252
39 YEARS. . .	14255	353	454	518	593	248	309	348	392	202	247	275	307	167	202	222	246
40 YEARS. . .	14529	340	433	491	559	242	299	335	376	198	241	267	297	166	198	218	240
41 YEARS. . .	14779	327	412	464	525	236	289	322	360	194	235	259	287	163	194	213	234
42 YEARS. . .	15005	314	391	438	493	229	279	309	343	190	228	251	277	161	190	208	227
43 YEARS. . .	15206	300	370	413	462	222	268	296	327	186	221	242	266	158	186	202	220
44 YEARS. . .	15382	287	350	388	431	215	257	282	311	181	214	233	255	155	181	196	213
45 YEARS. . .	15534	273	330	364	402	207	246	269	294	176	206	224	244	151	175	190	205
46 YEARS. . .	15662	259	310	340	374	199	235	255	278	170	198	215	233	147	170	183	197
47 YEARS. . .	15765	245	291	317	347	191	223	242	262	164	190	205	221	143	164	176	189
48 YEARS. . .	15843	231	272	295	321	182	211	228	246	158	181	195	210	138	158	168	180
49 YEARS. . .	15897	217	253	273	295	174	200	214	230	151	173	185	196	133	151	161	172
50 YEARS. . .	15926	204	234	252	271	165	188	201	215	145	164	174	186	128	144	153	163
51 YEARS. . .	15931	190	216	231	248	155	176	187	199	137	154	164	174	122	137	145	153
52 YEARS. . .	15912	176	199	211	225	146	163	173	184	130	145	153	162	116	129	136	144
53 YEARS. . .	15867	162	181	192	203	136	151	160	169	122	135	142	150	110	121	128	134
54 YEARS. . .	15799	148	164	173	183	126	139	146	154	114	125	131	136	103	113	119	124
55 YEARS. . .	15705	134	148	155	163	116	127	133	139	105	115	120	126	96	105	109	114
56 YEARS. . .	15588	121	132	137	143	105	114	119	124	97	105	109	113	89	96	100	104
57 YEARS. . .	15445	107	116	120	125	95	102	106	110	88	94	97	101	81	87	90	93
58 YEARS. . .	15279	94	100	104	107	84	90	92	95	78	83	86	89	73	78	80	83
59 YEARS. . .	15087	80	85	88	90	73	77	79	81	68	72	74	76	64	68	70	72
60 YEARS. . .	14871	67	70	72	74	62	65	66	68	58	61	62	64	55	58	59	61
61 YEARS. . .	14631	54	56	57	58	50	52	53	54	48	50	50	51	46	47	48	49
62 YEARS. . .	14366	40	42	42	43	38	39	40	40	37	38	38	39	35	36	37	37
63 YEARS. . .	14077	27	27	28	28	26	26	27	27	25	26	26	26	24	25	25	25
64 YEARS. . .	13763	14	14	14	14	13	13	13	13	13	13	13	13	13	13	13	13
5 YEARS OR MORE																	
18 YEARS. . .	348	570	987	1317	1770	272	437	562	730	178	273	343	435	123	180	221	274
19 YEARS. . .	1490	571	970	1281	1705	280	442	563	724	187	281	350	439	131	189	229	282
20 YEARS. . .	2594	571	951	1244	1642	288	445	563	717	195	288	356	443	139	197	237	289
21 YEARS. . .	3661	570	932	1206	1579	294	448	561	709	203	295	361	446	147	204	245	295
22 YEARS. . .	4691	567	912	1172	1519	300	450	559	701	210	301	365	446	154	211	251	301
23 YEARS. . .	5683	564	892	1136	1459	305	451	556	691	216	306	368	448	160	218	257	306
24 YEARS. . .	6637	559	870	1100	1401	310	451	551	680	222	310	371	448	166	223	262	310
25 YEARS. . .	7554	554	849	1064	1343	313	449	546	669	227	313	372	447	171	228	266	313
26 YEARS. . .	8434	548	826	1027	1287	315	447	540	656	231	315	373	445	176	232	269	315
27 YEARS. . .	9276	540	803	991	1231	317	444	532	643	235	317	373	442	181	236	272	317
28 YEARS. . .	10080	532	780	955	1177	318	440	524	629	238	318	371	438	184	239	274	317
29 YEARS. . .	10847	523	756	919	1125	318	436	515	614	240	318	370	433	188	241	275	317
30 YEARS. . .	11577	513	732	884	1073	317	430	506	599	242	317	367	427	190	242	276	317
31 YEARS. . .	12269	503	708	848	1022	316	424	495	583	243	316	363	421	192	243	276	315
32 YEARS. . .	12924	492	683	813	973	314	417	484	567	243	313	359	414	194	244	275	313
33 YEARS. . .	13541	480	659	779	925	311	409	473	550	243	311	354	406	195	243	274	310
34 YEARS. . .	14121	467	634	745	879	308	401	461	533	242	307	349	398	196	242	272	306
35 YEARS. . .	14663	455	609	711	833	304	392	448	515	241	303	342	389	196	241	269	302
36 YEARS. . .	15168	441	585	678	789	299	382	435	497	239	298	336	379	196	239	266	[illegible]
37 YEARS. . .	15636	427	560	645	746	294	372	421	479	236	293	328	369	195	236	262	292
38 YEARS. . .	16066	413	535	613	705	288	361	407	461	233	287	320	359	193	233	258	286
39 YEARS. . .	16458	399	511	581	664	282	350	393	442	230	281	312	348	191	230	253	280
40 YEARS. . .	16813	384	486	550	625	275	339	378	423	226	274	303	336	189	226	248	273
41 YEARS. . .	17131	368	462	520	587	267	327	363	405	221	266	293	324	186	221	242	265
42 YEARS. . .	17411	353	438	490	550	259	315	348	386	216	258	284	312	183	216	235	257
43 YEARS. . .	17654	337	414	461	515	251	302	332	367	211	250	273	300	180	210	229	249
44 YEARS. . .	17859	322	391	433	480	242	289	317	348	205	241	263	287	176	204	221	240
45 YEARS. . .	18026	307	368	405	447	233	276	301	329	199	232	252	274	171	198	214	231
46 YEARS. . .	18157	292	345	378	415	224	263	285	310	192	223	241	260	166	191	206	222
47 YEARS. . .	18249	277	323	352	384	214	249	269	292	185	213	229	247	161	184	197	212
48 YEARS. . .	18305	257	301	326	354	204	235	253	273	177	203	217	233	155	176	188	202
49 YEARS. . .	18323	241	279	301	325	193	221	238	255	169	192	205	220	149	168	179	191
50 YEARS. . .	18303	225	258	277	298	183	208	222	237	161	182	193	206	143	160	170	180
51 YEARS. . .	18246	209	238	254	271	172	194	206	219	152	171	181	192	136	152	160	170
52 YEARS. . .	18151	193	217	231	246	160	179	190	201	143	159	168	178	129	143	150	158
53 YEARS. . .	18019	177	198	209	221	149	165	174	184	134	148	156	164	121	133	140	147
54 YEARS. . .	17850	161	179	188	198	138	151	159	167	125	137	143	150	113	124	130	136
55 YEARS. . .	17643	146	160	168	176	126	137	144	150	115	125	130	136	105	114	119	124
56 YEARS. . .	17398	130	142	148	154	114	123	128	134	105	113	118	122	96	104	108	112
57 YEARS. . .	17117	115	124	129	134	102	109	113	118	94	101	105	108	88	94	97	100
58 YEARS. . .	16797	100	107	110	114	90	96	99	102	84	89	92	95	78	83	86	88
59 YEARS. . .	16440	85	90	93	95	77	82	84	86	73	77	79	81	69	72	74	76
60 YEARS. . .	16048	71	74	76	78	65	68	70	71	62	64	66	67	58	61	62	64
61 YEARS. . .	15614	56	58	60	61	52	54	55	56	50	52	53	54	48	50	51	51
62 YEARS. . .	15145	42	43	44	44	40	41	41	42	38	39	40	40	37	38	38	39
63 YEARS. . .	14639	28	28	29	29	27	27	27	28	26	26	27	27	25	26	26	26
64 YEARS. . .	14094	14	14	14	14	13	14	14	14	13	13	13	13	13	13	13	13

Table 19. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1963, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	1765	190	317	415	552	97	149	187	239	67	97	119	148	49	68	81	98
19 YEARS. . .	2026	189	310	403	530	99	149	186	235	69	99	120	148	51	69	82	99
20 YEARS. . .	2278	187	302	390	509	100	149	184	231	70	100	121	148	52	71	84	100
21 YEARS. . .	2520	185	295	378	488	101	148	183	228	72	101	121	147	54	72	85	101
22 YEARS. . .	2753	183	287	365	468	101	147	181	223	73	101	121	147	55	73	86	101
23 YEARS. . .	2976	181	279	352	448	102	146	178	219	74	102	121	146	56	75	87	102
24 YEARS. . .	3190	178	272	340	429	102	145	176	215	75	102	121	144	58	75	87	102
25 YEARS. . .	3395	176	264	328	410	102	144	173	210	76	102	120	143	58	76	88	102
26 YEARS. . .	3590	173	256	315	392	102	142	170	205	76	102	120	141	59	77	88	102
27 YEARS. . .	3775	169	248	303	374	102	140	167	200	77	102	119	139	60	77	88	102
28 YEARS. . .	3951	166	240	291	357	101	138	163	195	77	101	118	137	61	77	88	101
29 YEARS. . .	4118	162	231	280	340	101	136	160	189	77	101	116	135	61	77	88	100
30 YEARS. . .	4275	158	223	268	324	100	134	156	184	77	100	115	133	61	77	87	100
31 YEARS. . .	4422	154	215	256	306	99	131	152	178	77	99	113	130	61	77	87	98
32 YEARS. . .	4560	150	207	245	292	98	128	148	172	76	97	111	127	61	76	86	97
33 YEARS. . .	4689	146	199	234	277	96	125	144	167	76	96	109	124	61	76	85	96
34 YEARS. . .	4808	142	191	223	262	95	122	140	161	75	94	107	121	61	75	84	94
35 YEARS. . .	4918	137	183	213	248	93	119	135	155	74	93	104	118	61	74	83	92
36 YEARS. . .	5018	133	175	202	235	91	115	131	149	73	91	102	115	60	73	82	90
37 YEARS. . .	5109	128	167	192	221	89	112	126	143	72	89	99	111	60	72	80	88
38 YEARS. . .	5191	124	159	182	208	87	108	122	137	71	87	96	108	59	71	78	86
39 YEARS. . .	5263	119	151	172	196	85	105	117	131	69	84	93	104	58	69	76	84
40 YEARS. . .	5325	114	144	162	184	82	101	112	126	68	82	90	100	57	68	74	82
41 YEARS. . .	5378	109	136	153	173	80	97	108	120	66	79	87	96	56	66	72	79
42 YEARS. . .	5422	104	129	144	161	77	93	103	114	64	77	84	92	55	64	70	76
43 YEARS. . .	5456	99	122	135	151	74	89	98	108	63	74	81	88	53	62	68	74
44 YEARS. . .	5490	94	115	127	140	72	85	93	102	61	71	77	84	52	60	65	71
45 YEARS. . .	5495	90	108	118	130	69	81	88	96	59	68	74	80	51	58	63	68
46 YEARS. . .	5501	85	101	110	121	66	77	83	91	56	65	70	76	49	56	60	65
47 YEARS. . .	5497	80	94	102	112	63	73	79	85	54	62	67	72	47	54	58	62
48 YEARS. . .	5484	75	87	95	103	59	69	74	79	52	59	63	68	45	52	55	59
49 YEARS. . .	5461	70	81	87	94	56	64	69	74	49	56	60	64	44	49	52	56
50 YEARS. . .	5429	65	75	80	86	53	60	64	69	47	53	56	60	42	47	49	52
51 YEARS. . .	5387	60	69	73	78	50	56	59	63	44	49	52	55	39	44	46	49
52 YEARS. . .	5336	56	63	67	71	46	52	55	58	41	46	49	51	37	41	43	46
53 YEARS. . .	5276	51	57	60	64	43	48	50	53	39	43	45	47	35	38	40	42
54 YEARS. . .	5206	46	51	54	57	40	44	46	48	36	39	41	43	33	36	37	39
55 YEARS. . .	5126	42	46	48	50	36	39	41	43	33	36	37	39	30	33	34	36
56 YEARS. . .	5037	37	41	42	44	33	35	37	38	30	32	34	35	28	30	31	32
57 YEARS. . .	4939	33	35	37	38	29	31	32	34	27	29	30	31	25	27	28	29
58 YEARS. . .	4831	29	30	32	33	26	27	28	29	24	25	26	27	22	24	24	25
59 YEARS. . .	4713	24	26	26	27	22	23	24	25	21	22	22	23	20	21	21	22
60 YEARS. . .	4587	20	21	22	22	18	19	20	20	18	18	19	19	17	17	18	18
61 YEARS. . .	4450	16	17	17	17	15	15	16	16	14	15	15	15	14	14	14	15
62 YEARS. . .	4305	12	12	12	13	11	12	12	12	11	11	11	11	10	11	11	11
63 YEARS. . .	4149	8	8	8	8	8	8	8	8	7	7	8	8	7	7	7	7
64 YEARS. . .	3985	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
8 YEARS																	
18 YEARS. . .	2200	256	427	561	744	130	200	252	321	90	130	160	199	65	90	108	131
19 YEARS. . .	2566	254	417	543	715	132	200	250	316	92	132	161	199	68	93	110	132
20 YEARS. . .	2920	252	407	526	686	134	200	248	312	94	134	162	199	70	95	112	134
21 YEARS. . .	3260	249	397	509	658	135	199	246	306	96	135	163	198	72	97	114	135
22 YEARS. . .	3587	247	387	492	631	136	198	243	301	98	136	163	197	74	99	115	136
23 YEARS. . .	3900	244	377	475	605	137	197	240	295	100	137	163	196	76	100	117	137
24 YEARS. . .	4200	240	366	459	579	138	196	237	289	101	138	163	195	77	101	118	138
25 YEARS. . .	4488	237	356	442	554	138	194	233	283	102	138	162	193	79	102	118	138
26 YEARS. . .	4761	233	345	426	529	138	192	229	276	103	138	161	191	80	103	119	138
27 YEARS. . .	5022	228	334	409	505	137	189	225	270	103	137	160	188	81	104	119	137
28 YEARS. . .	5269	224	323	393	482	137	187	221	262	104	137	159	185	82	104	119	136
29 YEARS. . .	5503	219	312	377	459	136	184	216	255	104	136	157	182	82	104	118	136
30 YEARS. . .	5724	214	302	362	437	135	180	211	248	104	135	155	179	83	104	118	134
31 YEARS. . .	5931	209	291	346	415	133	177	206	241	104	133	152	176	83	104	117	133
32 YEARS. . .	6126	203	280	331	394	132	173	200	233	103	131	150	172	83	103	116	131
33 YEARS. . .	6307	198	269	316	374	130	169	195	225	102	130	147	168	83	102	115	129
34 YEARS. . .	6474	192	258	302	354	128	165	189	218	101	127	144	164	83	101	113	127
35 YEARS. . .	6629	186	247	287	335	126	161	183	210	100	125	141	159	82	100	112	125
36 YEARS. . .	6770	180	236	273	317	123	156	177	202	99	123	138	155	81	99	110	122
37 YEARS. . .	6898	173	226	259	299	120	151	171	194	97	120	134	150	81	97	108	120
8 YEARS. . .	7012	167	215	246	282	117	146	165	186	96	117	130	145	80	96	105	117
9 YEARS. . .	7114	161	205	232	265	114	142	158	178	94	114	126	140	79	94	103	114
0 YEARS. . .	7202	154	194	220	249	111	136	152	170	92	111	122	135	77	92	100	110
1 YEARS. . .	7277	148	184	207	233	108	131	145	162	90	107	118	130	76	89	98	107
2 YEARS. . .	7338	141	174	195	218	104	126	139	154	87	104	114	125	74	87	95	103
3 YEARS. . .	7387	134	165	183	204	101	120	132	146	85	100	109	120	72	84	92	100
YEARS. . .	7422	128	155	171	190	97	115	126	138	82	96	105	114	70	82	88	96
YEARS. . .	7444	121	145	160	176	93	109	119	130	79	92	100	109	68	79	85	92
YEARS. . .	7452	114	136	149	163	89	104	113	122	76	88	95	103	66	76	82	88
YEARS. . .	7448	108	127	138	151	85	98	106	115	73	84	90	97	64	73	78	84
YEARS. . .	7430	101	118	128	139	80	93	100	107	70	80	86	92	61	70	74	79
YEARS. . .	7398	94	109	118	127	76	87	93	100	67	76	81	86	59	66	71	75
YEARS. . .	7354	88	101	106	116	72	81	87	93	63	71	76	81	56	63	67	71
YEARS. . .	7296	81	93	99	106	67	76	80	85	60	67	71	75	53	59	63	66
YEARS. . .	7225	75	85	90	95	63	70	74	78	56	62	66	69	50	56	59	62
YEARS. . .	7141	69	77	81	86	58	64	68	71	52	58	61	64	47	52	54	57
YEARS. . .	7043	62	69	73	77	53	59	62	65	48	53	55	58	44	48	50	53
YEARS. . .	6932	56	62	65	68	49	53	56	58	44	48	50	53	41	44	46	48
YEARS. . .	6808	50	55	57	59	44	48	50	52	40	44	45	47	37	40	42	43
YEARS. . .	6671	44	48	50	51	39	42	44	45	36	39	40	42	34	36	37	39
YEARS. . .	6520	38	41	42	44	34	37	38	39	32	34	35	36	30	32	33	34
YEARS. . .	6357	33	35	36	37	30	31	32	33	28	29	30	31	26	28	28	29
YEARS. . .	6179	27	28	29	30	25	26	27	27	24	25	25	26	22	23	24	24
EARS. . .	5989	21	22	23	23	20	21	21	22	19	20	20	21	18	19	19	20
EARS. . .	5785	16	16	17	17	15	16	16	16	15	15	15	15	14	14	15	15
EARS. . .	5569	11	11	11	11	10	10	10	11	10	10	10	10	10	10	10	10
EARS. . .	5338	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5

Table 19. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1963, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	1982	287	483	637	847	145	224	283	362	99	145	179	223	71	99	119	145
19 YEARS. . .	2433	286	473	617	814	147	224	282	358	102	147	180	223	74	102	122	148
20 YEARS. . .	2858	284	462	596	782	150	225	280	353	105	150	182	223	77	105	125	150
21 YEARS. . .	3288	282	451	579	751	151	225	276	347	107	152	183	223	80	108	127	152
22 YEARS. . .	3691	279	440	560	720	153	224	275	341	110	153	184	223	82	110	129	153
23 YEARS. . .	4078	276	429	542	690	154	223	272	335	112	154	184	222	84	112	131	154
24 YEARS. . .	4449	273	417	523	661	155	222	269	329	113	155	184	220	86	114	132	155
25 YEARS. . .	4804	269	406	505	633	156	220	265	322	115	156	184	219	88	115	133	156
26 YEARS. . .	5143	265	394	486	605	156	218	261	315	116	156	183	217	90	116	134	156
27 YEARS. . .	5466	260	382	468	578	156	215	256	307	117	156	182	214	91	117	135	156
28 YEARS. . .	5773	255	370	450	552	155	212	251	300	118	155	180	211	92	118	135	155
29 YEARS. . .	6064	250	357	432	526	155	209	246	292	118	154	179	208	93	118	135	154
30 YEARS. . .	6339	244	345	414	501	154	206	241	284	118	153	176	204	94	118	134	153
31 YEARS. . .	6598	239	333	397	476	152	202	235	275	118	152	174	201	94	118	133	152
32 YEARS. . .	6841	232	320	380	452	150	198	229	267	117	150	171	196	94	118	132	150
33 YEARS. . .	7067	226	308	363	429	148	193	223	258	117	148	168	192	94	117	131	148
34 YEARS. . .	7278	220	296	346	407	146	189	216	249	116	146	165	187	94	116	129	145
35 YEARS. . .	7473	213	283	330	385	144	184	210	240	115	143	161	183	94	115	128	143
36 YEARS. . .	7651	206	271	314	364	141	179	203	231	113	141	158	178	93	113	126	140
37 YEARS. . .	7814	199	259	298	344	138	174	196	222	112	137	154	172	92	112	123	137
38 YEARS. . .	7960	192	247	282	324	135	168	189	213	110	134	149	167	91	110	121	134
39 YEARS. . .	8091	185	235	267	305	131	163	182	204	108	131	145	161	90	108	118	130
40 YEARS. . .	8205	177	224	253	286	128	157	175	195	105	127	140	156	89	105	115	127
41 YEARS. . .	8304	170	212	238	268	124	151	167	186	103	123	136	150	87	103	112	123
42 YEARS. . .	8386	162	201	224	251	120	145	160	177	100	119	131	144	85	100	109	119
43 YEARS. . .	8452	155	189	210	234	116	139	152	168	97	115	126	138	83	97	105	115
44 YEARS. . .	8502	147	178	197	218	111	132	145	159	94	111	120	131	81	94	102	110
45 YEARS. . .	8537	139	167	184	203	107	126	137	150	91	106	115	125	79	91	98	106
46 YEARS. . .	8555	132	157	171	188	102	120	130	141	88	102	110	119	76	87	94	101
47 YEARS. . .	8557	124	146	159	174	97	113	122	132	84	97	104	112	[illegible]	84	90	96
48 YEARS. . .	8543	116	136	147	160	93	107	115	124	81	92	99	106	71	80	86	92
49 YEARS. . .	8513	109	126	136	147	88	100	107	118	77	87	93	99	68	76	81	87
50 YEARS. . .	8467	101	116	125	134	82	94	100	107	73	82	87	93	65	72	77	82
51 YEARS. . .	8405	94	107	114	122	77	87	93	98	69	77	81	86	61	68	72	76
52 YEARS. . .	8327	87	97	104	110	72	81	85	90	64	72	76	80	58	64	68	71
53 YEARS. . .	8233	79	88	94	99	67	74	78	82	60	66	70	73	54	60	63	66
54 YEARS. . .	8123	72	80	84	88	61	68	71	75	56	61	64	67	51	55	58	61
55 YEARS. . .	7996	65	71	75	78	56	61	64	67	51	56	58	61	47	51	53	55
56 YEARS. . .	7854	58	63	66	68	51	55	57	59	47	50	52	54	43	46	48	50
57 YEARS. . .	7696	51	55	57	59	45	49	50	52	42	45	46	48	39	42	43	45
58 YEARS. . .	7521	44	47	49	50	40	42	44	45	37	39	41	42	35	37	36	39
59 YEARS. . .	7331	38	40	41	42	34	36	37	38	32	34	35	36	30	32	33	34
60 YEARS. . .	7124	31	33	33	34	29	30	31	31	27	28	29	30	26	27	28	28
61 YEARS. . .	6902	25	26	26	27	23	24	24	25	22	23	23	24	21	22	22	23
62 YEARS. . .	6663	18	19	19	19	17	18	18	18	17	17	17	18	16	17	17	17
63 YEARS. . .	6409	12	12	13	13	12	12	12	12	11	12	12	12	11	11	11	11
64 YEARS. . .	6138	6	6	5	5	6	6	6	6	6	6	6	6	6	6	6	6
4 YEARS																	
18 YEARS. . .	2810	352	594	784	1045	177	274	347	445	121	178	219	273	87	122	146	178
19 YEARS. . .	3304	350	581	760	1004	180	275	345	439	125	180	221	273	91	125	150	181
20 YEARS. . .	3781	348	567	736	964	182	275	343	432	128	183	222	273	94	129	153	183
21 YEARS. . .	4241	345	554	713	925	185	274	340	425	131	185	223	273	97	131	155	185
22 YEARS. . .	4685	341	540	689	888	186	273	336	418	133	186	224	272	100	134	157	187
23 YEARS. . .	5112	337	526	666	851	188	272	332	410	136	188	224	270	102	136	159	188
24 YEARS. . .	5522	333	512	643	815	189	270	328	402	137	189	224	269	105	138	161	189
25 YEARS. . .	5915	328	497	620	780	189	268	323	394	139	189	223	266	107	140	162	189
26 YEARS. . .	6292	323	483	598	746	189	265	318	385	141	189	222	264	109	141	163	189
27 YEARS. . .	6652	317	468	575	712	189	262	313	376	142	189	221	261	110	142	163	189
28 YEARS. . .	6995	311	453	553	680	189	259	307	367	142	188	219	257	111	143	163	188
29 YEARS. . .	7321	305	438	531	648	188	255	301	357	143	187	217	253	112	143	163	187
30 YEARS. . .	7631	298	423	509	617	186	251	294	347	143	186	214	249	113	143	162	186
31 YEARS. . .	7924	291	408	488	587	185	246	287	337	143	184	212	244	114	143	162	184
32 YEARS. . .	8200	284	393	467	558	183	241	280	327	142	182	208	240	114	142	160	182
33 YEARS. . .	8459	276	378	447	530	180	236	272	316	141	180	205	234	114	142	159	180
34 YEARS. . .	8702	269	363	426	503	178	231	265	306	140	177	201	229	114	140	157	177
35 YEARS. . .	8928	261	349	406	476	175	225	257	295	139	174	197	223	113	139	155	174
36 YEARS. . .	9137	252	334	387	451	172	219	249	284	137	171	192	217	113	138	153	171
37 YEARS. . .	9329	244	319	368	425	168	213	241	273	136	168	188	211	112	136	150	167
38 YEARS. . .	9505	236	305	349	401	165	206	232	263	134	164	183	205	111	134	147	163
39 YEARS. . .	9663	227	291	331	378	161	199	224	252	131	160	178	198	109	131	144	159
40 YEARS. . .	9805	218	278	313	355	156	193	215	241	129	156	172	191	108	129	141	155
41 YEARS. . .	9931	209	262	295	333	152	186	206	230	126	151	167	184	106	126	137	151
42 YEARS. . .	10039	200	249	278	312	147	178	197	219	123	147	161	177	104	123	134	146
43 YEARS. . .	10131	191	235	262	292	142	171	188	208	119	142	155	170	102	119	130	141
44 YEARS. . .	10206	182	222	245	272	137	164	179	197	116	137	149	162	99	116	125	136
45 YEARS. . .	10264	173	208	230	253	132	156	170	186	112	131	143	155	97	112	121	131
46 YEARS. . .	10306	164	196	214	235	127	149	161	176	108	126	136	147	94	108	116	125
47 YEARS. . .	10331	155	183	199	218	121	141	152	165	104	120	130	140	91	104	111	120
48 YEARS. . .	10339	146	170	185	201	115	133	143	155	100	115	123	132	88	100	107	114
49 YEARS. . .	10330	136	158	171	184	109	125	134	144	96	109	116	124	84	95	101	108
50 YEARS. . .	10304	127	146	157	169	103	117	125	134	91	103	109	116	81	91	96	102
51 YEARS. . .	10262	118	135	144	154	97	110	117	124	86	97	102	109	77	86	91	96
52 YEARS. . .	10203	109	123	131	140	91	102	108	114	81	90	95	101	73	81	85	90
53 YEARS. . .	10127	100	112	119	126	84	94	99	104	76	84	88	93	69	76	79	83
54 YEARS. . .	10035	92	101	107	113	78	86	90	95	71	77	81	85	64	70	74	77
55 YEARS. . .	9926	83	91	95	100	71	78	82	85	65	71	74	77	60	65	68	70
56 YEARS. . .	9800	74	81	84	88	65	70	73	76	60	64	67	70	55	59	61	64
57 YEARS. . .	9657	66	71	74	76	58	62	65	67	54	58	60	62	50	53	55	57
58 YEARS. . .	9497	57	61	63	65	51	55	56	58	48	51	52	54	45	47	49	50
59 YEARS. . .	9321	49	52	53	55	44	47	48	49	42	44	45	46	39	41	42	44
60 YEARS. . .	9128	41	43	44	45	37	39	40	41	35	37	38	39	34	35	36	37
61 YEARS. . .	8918	32	34	34	35	30	31	32	32	29	30	30	31	28	29	29	30
62 YEARS. . .	8692	24	25	25	26	23	24	24	24	22	23	23	23	21	22	22	22
63 YEARS. . .	8448	16	15	17	17	15	16	16	16	15	15	15	16	15	15	15	15
64 YEARS. . .	8188	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8

Table 19. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1963, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	907	400	687	912	1222	194	308	395	510	129	195	243	307	90	130	158	195
19 YEARS. . .	1672	400	674	887	1177	199	311	394	505	135	200	247	309	96	136	164	200
20 YEARS. . .	2410	400	660	861	1132	204	313	394	500	140	205	251	311	101	141	169	205
21 YEARS. . .	3123	398	646	835	1089	208	314	392	494	145	209	254	313	106	146	174	209
22 YEARS. . .	3810	396	632	810	1046	212	315	390	487	149	212	257	313	110	150	178	212
23 YEARS. . .	4472	393	617	784	1004	215	315	387	480	153	215	258	313	114	154	181	215
24 YEARS. . .	5107	389	602	759	964	217	315	384	472	157	218	260	313	118	158	184	218
25 YEARS. . .	5716	385	587	733	924	219	313	379	463	160	219	260	311	122	161	187	219
26 YEARS. . .	6300	380	571	708	884	221	311	375	454	163	221	260	309	125	163	189	221
27 YEARS. . .	6858	375	554	682	846	221	309	369	445	165	221	260	307	127	165	191	221
28 YEARS. . .	7390	368	538	657	808	222	306	363	435	166	222	258	304	130	167	192	221
29 YEARS. . .	7896	362	521	632	771	221	302	357	424	168	221	257	300	132	168	192	221
30 YEARS. . .	8376	355	504	607	736	221	298	349	413	169	220	254	296	133	169	192	220
31 YEARS. . .	8831	347	487	582	701	219	293	342	402	169	219	252	291	134	169	192	219
32 YEARS. . .	9259	339	470	558	666	218	288	334	390	169	217	248	286	135	169	191	217
33 YEARS. . .	9662	331	452	534	633	215	282	326	378	169	215	245	280	136	169	190	214
34 YEARS. . .	10039	322	435	510	601	213	276	317	366	168	212	241	274	136	168	188	212
35 YEARS. . .	10390	312	418	486	569	210	269	308	354	167	209	236	268	136	167	186	209
36 YEARS. . .	10715	303	400	463	539	206	263	299	341	165	206	231	261	135	165	184	205
37 YEARS. . .	11014	293	383	441	509	202	255	289	328	163	202	226	254	135	163	181	201
38 YEARS. . .	11287	283	366	418	481	198	248	279	315	161	197	220	246	133	161	177	197
39 YEARS. . .	11535	273	349	397	453	193	240	269	302	158	193	214	238	132	158	174	192
40 YEARS. . .	11757	262	332	375	426	188	232	258	289	155	188	207	230	130	155	170	187
41 YEARS. . .	11953	252	315	354	399	183	223	248	276	152	182	201	222	128	152	166	182
42 YEARS. . .	12123	241	298	334	374	178	215	237	263	148	177	194	213	126	148	161	176
43 YEARS. . .	12267	230	282	314	350	172	206	227	250	144	171	187	204	123	144	156	170
44 YEARS. . .	12385	219	266	294	326	165	197	216	237	140	165	179	195	120	140	151	164
45 YEARS. . .	12478	208	250	275	303	159	188	205	224	135	158	172	186	117	135	146	157
46 YEARS. . .	12544	197	234	256	281	152	179	194	211	131	152	164	177	113	130	140	151
47 YEARS. . .	12585	186	219	238	260	145	169	183	198	126	145	156	168	110	125	134	144
48 YEARS. . .	12600	174	204	221	240	138	160	172	185	120	138	147	158	106	120	128	137
49 YEARS. . .	12589	163	189	204	220	131	150	161	173	115	130	139	149	101	114	122	130
50 YEARS. . .	12553	152	175	187	201	124	140	150	160	109	123	131	139	97	109	115	122
51 YEARS. . .	12490	141	160	171	183	116	131	139	148	103	115	122	130	92	103	108	115
52 YEARS. . .	12402	130	147	156	166	108	121	128	136	97	108	114	120	87	96	101	107
53 YEARS. . .	12287	119	133	141	149	101	111	118	124	90	100	105	111	82	90	94	99
54 YEARS. . .	12147	109	120	126	133	93	102	107	112	84	92	96	101	76	83	87	91
55 YEARS. . .	11981	98	107	113	118	85	92	96	101	77	84	88	92	71	77	80	83
56 YEARS. . .	11789	87	95	99	103	76	83	86	90	70	76	79	82	65	70	73	75
57 YEARS. . .	11571	77	83	86	90	68	73	76	79	63	68	70	73	59	63	65	67
58 YEARS. . .	11328	67	71	74	76	60	64	66	68	56	60	61	63	52	56	57	59
59 YEARS. . .	11059	57	60	62	64	52	55	56	58	49	51	53	54	46	48	50	51
60 YEARS. . .	10763	47	49	51	52	43	45	46	47	41	43	44	45	39	41	42	43
61 YEARS. . .	10442	37	39	40	40	35	36	37	38	33	35	35	36	32	33	34	34
62 YEARS. . .	10095	28	29	29	30	26	27	27	28	25	26	26	27	24	25	25	26
63 YEARS. . .	9722	18	19	19	19	18	18	18	18	17	17	18	18	17	17	17	17
64 YEARS. . .	9324	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
4 YEARS OR MORE																	
18 YEARS. . .	2152	542	945	1266	1712	258	414	534	696	170	258	325	412	118	171	210	259
19 YEARS. . .	2952	541	926	1230	1648	264	417	533	688	176	264	329	415	125	178	216	265
20 YEARS. . .	3730	539	907	1194	1585	269	419	531	680	183	270	334	417	131	184	222	270
21 YEARS. . .	4487	536	887	1158	1523	274	420	528	671	188	275	337	418	136	190	227	275
22 YEARS. . .	5222	533	867	1122	1464	279	421	525	662	194	279	340	418	142	195	232	279
23 YEARS. . .	5936	529	847	1087	1406	282	421	521	652	199	283	342	418	147	200	237	283
24 YEARS. . .	6627	524	827	1052	1349	286	420	517	641	203	286	344	417	151	204	241	286
25 YEARS. . .	7297	519	806	1017	1293	288	418	511	630	207	288	345	416	156	208	244	288
26 YEARS. . .	7946	513	784	982	1239	290	416	505	618	211	290	345	414	160	212	247	290
27 YEARS. . .	8572	506	763	948	1186	291	413	498	606	214	291	345	411	163	215	249	291
28 YEARS. . .	9177	498	741	913	1134	292	410	491	593	216	292	343	407	167	217	251	292
29 YEARS. . .	9761	490	718	880	1084	292	405	483	579	218	292	342	403	169	219	252	292
30 YEARS. . .	10322	481	696	846	1035	292	400	474	565	220	292	340	398	172	221	253	291
31 YEARS. . .	10862	472	674	813	987	291	395	465	551	221	291	337	392	174	222	253	290
32 YEARS. . .	11381	462	651	780	940	290	389	455	536	222	289	333	386	176	223	253	289
33 YEARS. . .	11877	452	629	748	895	288	382	445	521	222	287	329	380	177	223	252	287
34 YEARS. . .	12352	441	606	716	851	285	375	434	506	222	285	325	373	178	222	251	284
35 YEARS. . .	12805	430	584	685	809	282	368	423	490	221	281	320	365	179	222	249	281
36 YEARS. . .	13237	418	561	655	767	279	360	412	474	220	278	314	357	179	221	247	277
37 YEARS. . .	13647	406	539	624	727	275	351	400	458	219	274	308	349	179	219	244	273
38 YEARS. . .	14035	394	516	595	688	270	342	388	442	217	269	302	340	178	217	241	268
39 YEARS. . .	14401	381	494	566	650	265	333	376	425	214	264	295	331	177	214	237	263
40 YEARS. . .	14746	368	472	537	613	260	323	363	409	212	259	288	321	176	212	233	258
41 YEARS. . .	15069	355	450	509	576	254	313	350	392	208	253	280	311	174	208	229	252
42 YEARS. . .	15370	342	428	482	543	248	303	337	375	205	247	272	301	172	204	224	246
43 YEARS. . .	15650	328	407	455	510	241	292	323	358	201	240	263	290	170	200	219	239
44 YEARS. . .	15908	314	386	429	478	234	281	310	342	196	233	255	279	167	196	213	232
45 YEARS. . .	16145	300	365	403	447	226	270	296	325	191	225	245	268	164	191	207	224
46 YEARS. . .	16359	286	344	378	416	219	258	282	308	186	217	236	256	160	186	200	216
47 YEARS. . .	16552	272	323	353	387	210	247	268	291	180	209	226	245	156	180	193	208
48 YEARS. . .	16723	257	303	329	359	202	234	253	274	174	201	216	233	152	174	186	200
49 YEARS. . .	16873	242	283	306	332	193	222	239	257	168	192	205	220	147	167	178	191
50 YEARS. . .	17001	228	263	283	305	183	210	225	241	161	182	195	208	142	160	170	181
51 YEARS. . .	17107	213	244	261	280	174	197	210	224	153	173	184	195	136	153	162	172
52 YEARS. . .	17192	198	225	239	255	164	184	195	208	146	163	172	183	130	145	153	162
53 YEARS. . .	17255	184	206	218	231	154	171	181	191	138	153	161	170	124	137	144	152
54 YEARS. . .	17296	169	187	198	209	143	158	166	175	129	142	149	157	117	128	135	141
55 YEARS. . .	17315	154	169	178	186	132	145	152	159	120	131	137	143	110	119	125	130
56 YEARS. . .	17313	139	151	158	165	121	131	137	143	111	120	125	130	102	110	115	119
57 YEARS. . .	17289	124	134	139	144	109	118	122	127	101	108	112	117	94	100	104	108
58 YEARS. . .	17244	109	116	120	125	97	104	107	111	91	96	100	103	85	90	93	96
59 YEARS. . .	17177	94	99	102	105	85	90	92	95	80	84	87	89	75	79	81	84
60 YEARS. . .	17088	79	82	84	87	72	76	77	79	68	72	73	75	65	68	69	71
61 YEARS. . .	16977	63	66	67	68	59	61	62	64	56	58	59	61	54	56	57	58
62 YEARS. . .	16845	48	49	50	51	45	46	47	48	43	45	45	46	42	43	44	44
63 YEARS. . .	16691	32	33	33	33	31	31	32	32	30	30	31	31	29	30	30	30
64 YEARS. . .	16515	16	16	16	17	16	16	16	16	15	16	16	16	15	15	15	15

Table 19. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1963, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	2657	521	906	1214	1641	249	399	513	668	165	250	313	397	116	166	203	251
19 YEARS. . .	3366	519	888	1179	1579	254	401	512	660	171	255	317	399	121	172	209	256
20 YEARS. . .	4096	517	869	1143	1518	259	402	509	652	177	260	321	400	127	178	214	260
21 YEARS. . .	4728	514	850	1108	1459	264	403	506	643	182	264	324	401	132	183	219	265
22 YEARS. . .	5381	510	830	1074	1401	267	403	503	634	186	268	326	401	137	188	223	268
23 YEARS. . .	6016	506	810	1040	1345	271	403	499	624	191	271	328	400	141	192	227	271
24 YEARS. . .	6633	501	790	1006	1290	273	402	494	613	195	274	329	399	145	196	231	274
25 YEARS. . .	7230	496	770	972	1237	276	400	489	602	198	276	330	398	149	199	233	276
26 YEARS. . .	7810	490	749	939	1185	277	397	482	591	201	277	330	395	153	202	236	277
27 YEARS. . .	8370	483	728	906	1134	278	394	476	578	204	278	329	392	156	205	238	278
28 YEARS. . .	8912	475	707	873	1084	279	391	468	566	206	279	328	388	159	207	239	279
29 YEARS. . .	9436	467	686	840	1035	279	387	461	553	208	279	326	384	161	209	240	278
30 YEARS. . .	9941	459	665	808	989	278	382	452	539	210	278	324	379	164	210	241	278
31 YEARS. . .	10428	450	643	776	943	277	377	443	526	211	277	321	374	166	211	241	277
32 YEARS. . .	10896	441	622	745	899	276	371	434	511	211	275	318	368	167	212	241	275
33 YEARS. . .	11345	431	600	714	855	274	365	424	497	211	273	314	362	168	212	240	273
34 YEARS. . .	11776	420	578	684	813	271	356	414	482	211	271	309	355	169	212	239	270
35 YEARS. . .	12198	410	557	654	773	269	351	404	467	211	268	305	348	170	211	237	267
36 YEARS. . .	12582	399	535	625	733	265	343	393	452	210	265	299	340	170	210	235	264
37 YEARS. . .	12957	387	514	596	695	261	335	382	437	208	261	294	332	170	208	232	260
38 YEARS. . .	13314	376	493	568	657	257	326	370	421	206	256	288	324	169	206	229	256
39 YEARS. . .	13652	364	472	540	621	253	318	358	406	204	252	281	315	168	204	226	251
40 YEARS. . .	13972	351	451	513	586	247	308	346	390	201	247	274	306	167	201	222	246
41 YEARS. . .	14273	339	430	487	553	242	299	334	374	198	241	267	297	166	198	218	240
42 YEARS. . .	14555	326	409	461	521	236	289	321	358	195	235	259	287	164	195	213	234
43 YEARS. . .	14819	313	389	435	488	230	279	309	342	191	229	251	277	162	191	208	228
44 YEARS. . .	15064	300	369	410	457	223	269	296	326	187	222	243	267	159	187	203	221
45 YEARS. . .	15291	287	349	385	428	216	258	283	310	182	215	234	256	156	182	197	214
46 YEARS. . .	15500	273	329	362	399	209	247	269	294	177	208	225	245	153	177	191	207
47 YEARS. . .	15689	260	309	339	371	201	236	256	278	172	200	216	234	149	172	185	199
48 YEARS. . .	15861	246	290	316	344	193	224	243	263	166	192	207	223	145	166	178	191
49 YEARS. . .	16013	232	271	294	318	185	213	229	247	160	183	197	211	141	160	171	182
50 YEARS. . .	16147	218	252	272	293	176	201	215	231	154	175	187	199	136	153	163	174
51 YEARS. . .	16263	204	234	251	269	167	189	201	215	147	166	176	187	131	146	155	165
52 YEARS. . .	16360	190	216	230	245	157	177	186	199	140	156	165	175	125	139	147	155
53 YEARS. . .	16438	176	198	210	223	148	164	174	184	132	147	155	163	119	131	138	146
54 YEARS. . .	16498	162	180	190	201	138	152	160	168	124	137	143	151	112	123	129	136
55 YEARS. . .	16540	148	163	171	183	127	139	146	153	116	126	132	138	106	115	120	125
56 YEARS. . .	16563	134	146	152	159	116	126	132	137	107	116	120	125	98	106	110	115
57 YEARS. . .	16567	120	129	134	139	105	113	118	122	97	105	108	112	90	97	100	104
58 YEARS. . .	16553	105	112	116	120	94	100	104	107	87	93	96	99	82	87	90	92
59 YEARS. . .	16520	91	96	99	102	82	87	89	92	77	81	84	86	72	77	79	81
60 YEARS. . .	16468	76	80	82	84	70	73	75	77	66	69	71	73	63	66	67	69
61 YEARS. . .	16399	61	64	65	66	57	59	60	62	54	57	58	59	52	54	55	56
62 YEARS. . .	16310	46	48	48	49	44	45	46	46	42	43	44	45	41	42	42	43
63 YEARS. . .	16203	31	32	32	32	30	31	31	31	29	30	30	30	28	29	29	29
64 YEARS. . .	16078	16	16	16	16	15	15	16	16	15	15	15	15	15	15	15	15
5 YEARS OR MORE																	
18 YEARS. . .	1537	567	991	1330	1799	268	433	559	729	175	259	338	430	121	177	217	270
19 YEARS. . .	2448	567	972	1292	1732	275	436	558	722	183	276	344	434	128	185	225	277
20 YEARS. . .	3332	565	953	1255	1666	281	439	557	714	190	282	349	437	135	192	232	283
21 YEARS. . .	4192	563	933	1218	1602	287	441	555	706	197	288	353	439	142	198	238	288
22 YEARS. . .	5026	560	913	1181	1540	292	442	552	696	203	293	357	440	148	204	243	293
23 YEARS. . .	5834	557	892	1144	1479	297	442	548	686	208	297	360	440	154	210	249	297
24 YEARS. . .	6617	552	871	1107	1420	300	442	544	675	214	301	362	440	159	215	253	301
25 YEARS. . .	7375	547	849	1071	1362	303	441	539	664	218	304	363	438	164	219	257	304
26 YEARS. . .	8107	540	827	1035	1305	306	439	532	652	222	306	364	436	168	223	260	306
27 YEARS. . .	8813	533	804	999	1249	308	436	526	639	226	307	363	433	172	226	263	307
28 YEARS. . .	9494	526	781	963	1195	309	432	518	625	228	308	363	430	176	229	265	308
29 YEARS. . .	10150	517	758	927	1142	309	428	510	611	231	309	361	425	179	232	266	308
30 YEARS. . .	10780	508	734	892	1091	309	423	501	597	233	308	359	420	182	233	267	308
31 YEARS. . .	11385	498	711	857	1040	308	417	491	582	234	307	356	415	184	235	268	307
32 YEARS. . .	11964	488	687	823	991	306	411	481	566	235	306	352	408	186	236	267	305
33 YEARS. . .	12518	477	664	789	944	304	404	470	550	235	304	348	402	187	236	267	303
34 YEARS. . .	13047	466	640	756	897	302	397	459	534	235	301	344	394	189	236	265	300
35 YEARS. . .	13549	454	616	723	852	299	389	447	517	234	298	338	386	189	235	263	297
36 YEARS. . .	14027	442	592	690	809	295	380	435	501	233	294	332	378	189	234	261	293
37 YEARS. . .	14479	429	568	658	766	291	371	423	484	232	290	326	369	189	232	258	289
38 YEARS. . .	14905	416	545	627	725	286	362	410	466	230	285	319	359	189	230	255	284
39 YEARS. . .	15307	403	521	596	685	280	352	397	449	227	280	312	349	188	227	251	279
40 YEARS. . .	15682	389	498	566	646	275	342	383	431	224	274	304	339	186	224	247	273
41 YEARS. . .	16032	375	475	537	609	268	331	369	413	220	267	296	329	185	220	242	266
42 YEARS. . .	16357	361	452	508	572	262	320	355	396	217	261	287	317	182	216	237	260
43 YEARS. . .	16656	346	429	479	537	255	308	341	378	212	253	278	306	180	212	231	252
44 YEARS. . .	16930	331	406	451	503	247	297	326	360	207	246	269	294	177	207	225	245
45 YEARS. . .	17178	316	384	424	470	239	285	312	342	202	238	259	282	173	202	218	237
46 YEARS. . .	17401	301	362	395	438	230	272	297	324	196	229	249	270	169	196	211	228
47 YEARS. . .	17599	286	340	372	407	222	260	282	306	190	220	238	257	165	190	204	219
48 YEARS. . .	17771	270	318	346	377	212	247	266	288	183	211	227	245	160	183	196	210
49 YEARS. . .	17917	255	297	321	348	203	234	251	270	176	202	216	232	155	176	188	201
50 YEARS. . .	18038	239	276	297	320	193	220	235	253	169	192	205	218	149	168	179	191
51 YEARS. . .	18134	224	256	274	293	183	207	220	235	161	182	193	205	143	161	170	180
52 YEARS. . .	18204	208	235	251	267	172	193	205	218	153	171	181	192	137	152	161	170
53 YEARS. . .	18249	192	216	228	242	161	179	189	200	144	160	169	178	130	144	151	159
54 YEARS. . .	18268	177	196	207	218	150	165	174	183	135	149	156	164	123	135	141	148
55 YEARS. . .	18262	161	177	186	195	138	151	158	166	126	137	143	150	115	125	131	136
56 YEARS. . .	18230	145	158	165	172	126	137	143	149	116	125	130	136	107	115	120	124
57 YEARS. . .	18173	129	139	145	151	114	123	127	132	105	113	117	122	98	105	108	112
58 YEARS. . .	18090	113	121	125	130	101	108	112	115	94	101	104	107	88	94	97	100
59 YEARS. . .	17982	98	103	106	109	88	93	96	99	83	88	90	93	78	82	85	87
60 YEARS. . .	17848	82	86	88	91	75	79	80	82	71	74	76	78	67	70	72	74
61 YEARS. . .	17689	66	68	70	71	61	63	65	66	58	61	62	63	56	58	59	60
62 YEARS. . .	17505	50	51	52	53	47	48	49	50	45	46	47	48	43	45	45	46
63 YEARS. . .	17295	33	34	34	35	32	32	33	33	31	32	32	32	30	31	31	31
64 YEARS. . .	17060	17	17	17	17	16	16	17	17	16	16	16	16	16	16	16	16

Table 20. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1961, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	1672	185	309	407	541	94	144	182	232	65	94	115	143	47	65	78	94
19 YEARS. . .	1920	183	302	394	519	95	144	181	229	66	95	116	143	49	67	79	95
20 YEARS. . .	2160	182	295	381	496	96	144	179	225	68	96	117	143	50	68	81	96
21 YEARS. . .	2391	180	287	369	476	97	144	177	221	69	97	117	143	52	70	82	97
22 YEARS. . .	2614	178	280	357	456	98	143	175	217	70	98	117	142	53	71	83	98
23 YEARS. . .	2827	176	273	345	439	99	142	173	213	71	99	117	141	54	72	84	99
24 YEARS. . .	3032	173	265	333	421	99	141	171	209	72	99	117	140	55	73	84	99
25 YEARS. . .	3229	171	258	321	402	99	140	168	204	73	99	117	139	56	73	85	99
26 YEARS. . .	3416	168	250	309	384	99	138	165	200	74	99	116	137	57	74	85	99
27 YEARS. . .	3595	165	242	297	367	99	136	162	195	74	99	115	136	58	74	85	99
28 YEARS. . .	3765	162	234	285	350	98	134	159	190	74	98	114	134	58	75	85	98
29 YEARS. . .	3926	158	226	274	334	98	132	156	185	75	98	113	131	59	75	85	97
30 YEARS. . .	4079	154	218	263	316	97	130	152	179	74	97	111	129	59	75	85	97
31 YEARS. . .	4223	151	211	251	302	96	128	149	174	74	96	110	127	59	74	84	96
32 YEARS. . .	4358	147	203	240	287	95	125	145	169	74	95	108	124	59	74	83	94
33 YEARS. . .	4485	143	195	230	272	94	122	141	163	73	93	106	121	59	74	83	93
34 YEARS. . .	4603	139	187	219	258	92	119	137	158	73	92	104	118	59	73	82	92
35 YEARS. . .	4712	134	179	209	244	90	116	132	152	72	90	102	115	59	72	80	90
36 YEARS. . .	4812	130	172	199	231	89	113	128	146	71	88	99	112	58	71	79	88
37 YEARS. . .	4904	126	164	189	216	87	110	124	141	70	87	97	109	58	70	78	86
38 YEARS. . .	4987	121	157	179	205	85	106	119	135	69	85	94	105	57	69	76	84
39 YEARS. . .	5062	117	149	169	193	83	103	115	129	68	82	91	102	57	68	74	82
40 YEARS. . .	5127	112	142	160	182	80	99	110	123	66	80	89	98	56	66	73	80
41 YEARS. . .	5184	107	134	151	170	78	95	106	118	65	78	86	95	55	65	71	77
42 YEARS. . .	5232	103	127	142	160	76	92	101	112	63	75	83	91	54	63	69	75
43 YEARS. . .	5272	98	120	134	149	73	88	97	106	61	73	79	87	52	61	67	72
44 YEARS. . .	5303	93	113	125	139	70	84	92	101	60	70	76	83	51	59	64	70
45 YEARS. . .	5325	88	106	117	129	68	80	87	95	58	67	73	79	50	57	62	67
46 YEARS. . .	5338	84	100	109	120	65	76	82	90	56	64	70	75	48	55	60	64
47 YEARS. . .	5343	79	93	102	111	62	72	78	84	53	61	66	71	47	53	57	61
48 YEARS. . .	5339	74	87	94	102	59	68	73	79	51	58	63	67	45	51	54	58
49 YEARS. . .	5326	69	81	87	94	56	64	68	73	49	55	59	63	43	49	52	55
50 YEARS. . .	5304	65	74	80	86	53	60	64	68	46	52	56	59	41	46	49	52
51 YEARS. . .	5274	60	68	73	78	49	56	59	63	44	49	52	55	39	44	46	49
52 YEARS. . .	5235	56	63	67	71	46	52	55	58	41	46	48	51	37	41	43	46
53 YEARS. . .	5188	51	57	60	64	43	48	50	53	39	43	45	47	35	38	40	42
54 YEARS. . .	5131	46	51	54	57	40	44	46	48	36	39	41	43	33	36	37	39
55 YEARS. . .	5066	42	46	48	51	36	40	41	43	33	36	37	39	30	33	34	36
56 YEARS. . .	4993	38	41	43	44	33	35	37	38	30	33	34	35	28	30	31	32
57 YEARS. . .	4910	33	36	37	39	29	31	33	34	27	29	30	31	25	27	28	29
58 YEARS. . .	4819	29	31	32	33	26	28	28	29	24	26	26	27	23	24	25	25
59 YEARS. . .	4719	25	26	27	28	22	24	24	25	21	22	23	23	20	21	21	22
60 YEARS. . .	4611	20	21	22	22	19	20	20	21	18	19	19	19	17	18	18	18
61 YEARS. . .	4494	16	17	17	18	15	16	16	16	14	15	15	16	14	14	15	15
62 YEARS. . .	4368	12	12	13	13	11	12	12	12	11	11	12	12	11	11	11	11
63 YEARS. . .	4233	8	8	8	8	8	8	8	8	8	8	8	8	7	7	8	8
64 YEARS. . .	4090	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
8 YEARS																	
18 YEARS. . .	2395	251	421	555	740	127	195	247	316	87	127	156	194	63	88	105	127
19 YEARS. . .	2703	249	411	538	711	128	195	245	311	89	129	157	194	65	90	107	129
20 YEARS. . .	3001	246	401	521	682	130	195	243	306	91	130	156	194	68	92	109	130
21 YEARS. . .	3290	244	391	504	654	131	194	240	301	93	131	158	193	69	94	110	131
22 YEARS. . .	3567	241	381	487	627	132	193	238	295	95	132	159	192	71	95	112	132
23 YEARS. . .	3835	238	371	470	601	133	192	235	290	96	133	158	191	73	96	113	133
24 YEARS. . .	4092	235	361	454	576	133	191	231	284	97	133	158	189	74	98	114	133
25 YEARS. . .	4340	231	351	438	551	133	189	228	278	98	133	157	188	75	99	114	133
26 YEARS. . .	4577	227	340	421	526	133	187	224	271	99	133	157	186	77	99	115	133
27 YEARS. . .	4803	223	330	405	503	133	184	220	265	100	133	155	183	77	100	115	133
28 YEARS. . .	5020	219	319	390	480	132	182	216	258	100	132	154	181	78	100	115	132
29 YEARS. . .	5226	214	308	374	457	132	179	211	251	100	132	152	178	79	100	114	131
30 YEARS. . .	5422	210	298	359	435	131	176	207	244	100	130	151	175	79	100	114	130
31 YEARS. . .	5608	205	287	344	414	129	173	202	237	100	129	148	172	80	100	113	129
32 YEARS. . .	5783	199	277	329	394	128	169	197	230	100	128	146	168	80	100	112	128
33 YEARS. . .	5949	194	266	315	374	126	166	191	222	99	126	144	164	80	99	111	126
34 YEARS. . .	6104	189	256	300	354	125	162	186	215	98	124	141	161	80	98	110	124
35 YEARS. . .	6248	183	245	286	336	123	158	180	207	97	122	138	157	79	97	109	122
36 YEARS. . .	6383	177	235	273	317	120	154	175	200	96	120	135	152	79	96	107	120
37 YEARS. . .	6507	171	225	259	300	118	149	169	192	95	118	132	146	78	95	105	117
38 YEARS. . .	6622	166	215	246	283	115	145	163	185	93	115	128	144	77	93	103	115
39 YEARS. . .	6725	160	205	233	267	113	140	157	177	92	112	125	139	77	92	101	112
40 YEARS. . .	6819	153	195	221	251	110	135	151	169	90	109	121	134	75	90	99	109
41 YEARS. . .	6903	147	185	208	235	107	130	145	162	88	106	117	130	74	88	96	106
42 YEARS. . .	6976	141	175	196	221	103	126	139	154	86	103	113	125	73	86	94	103
43 YEARS. . .	7039	135	166	185	206	100	120	133	147	84	100	109	120	71	84	91	99
44 YEARS. . .	7092	128	157	173	193	97	115	127	139	81	96	105	114	70	81	88	96
45 YEARS. . .	7134	122	147	162	179	93	110	120	132	79	93	100	109	68	79	85	92
46 YEARS. . .	7166	116	138	152	167	89	105	114	124	76	89	96	104	66	76	82	88
47 YEARS. . .	7188	109	129	141	154	85	100	108	117	74	85	92	99	64	73	79	84
48 YEARS. . .	7200	103	121	131	142	81	94	102	110	71	81	87	93	62	70	75	81
49 YEARS. . .	7202	97	112	121	131	77	89	95	102	68	77	82	88	59	67	72	76
50 YEARS. . .	7193	90	104	112	120	73	83	89	95	64	73	77	83	57	64	68	72
51 YEARS. . .	7174	84	96	102	110	69	78	83	88	61	69	73	77	54	61	64	68
52 YEARS. . .	7145	78	88	93	100	65	72	77	81	58	64	68	72	52	57	60	64
53 YEARS. . .	7106	72	80	85	90	60	67	71	74	54	60	63	66	49	54	56	59
54 YEARS. . .	7056	65	73	76	81	56	61	64	68	50	55	58	61	46	50	52	55
55 YEARS. . .	6997	59	65	68	72	51	56	58	61	47	51	53	55	43	46	48	50
56 YEARS. . .	6927	53	58	60	63	46	50	52	55	43	46	48	50	39	42	44	46
57 YEARS. . .	6846	47	51	53	55	42	45	46	48	39	41	43	44	36	38	40	41
58 YEARS. . .	6756	41	44	46	47	37	39	41	42	34	37	38	39	32	34	35	36
59 YEARS. . .	6655	35	37	38	40	32	34	35	36	30	32	33	33	28	30	31	31
60 YEARS. . .	6544	29	31	32	32	27	28	29	30	26	27	27	28	24	25	26	27
61 YEARS. . .	6423	23	24	25	25	22	23	23	24	21	22	22	22	20	21	21	21
62 YEARS. . .	6291	18	18	18	19	17	17	17	18	16	16	17	17	15	16	16	16
63 YEARS. . .	6150	12	12	12	12	11	11	12	12	11	11	11	11	11	11	11	11
64 YEARS. . .	5998	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6

Table 20. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1961, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	2386	283	479	633	846	141	219	278	358	96	142	175	218	69	97	117	142
19 YEARS. . .	2748	281	468	614	813	143	220	277	352	99	144	176	218	72	100	119	144
20 YEARS. . .	3099	279	457	594	781	145	220	275	347	101	146	177	218	75	102	121	146
21 YEARS. . .	3438	276	446	575	749	147	219	272	341	104	147	178	218	77	104	123	147
22 YEARS. . .	3765	273	435	557	719	148	218	269	336	106	148	179	217	79	106	125	148
23 YEARS. . .	4081	270	423	538	689	149	217	266	329	107	149	179	216	81	108	126	149
24 YEARS. . .	4386	267	412	519	660	150	216	263	323	109	150	179	215	83	109	128	150
25 YEARS. . .	4679	263	400	501	632	150	214	259	316	110	150	178	213	84	111	128	150
26 YEARS. . .	4961	259	389	483	604	151	212	255	309	111	151	177	211	86	112	129	150
27 YEARS. . .	5231	254	377	465	577	[illegible]	210	251	302	112	150	176	208	87	113	130	150
28 YEARS. . .	5489	250	365	447	551	150	207	246	295	113	150	175	206	88	113	130	150
29 YEARS. . .	5738	245	353	429	526	149	204	241	287	113	149	173	203	89	113	130	149
30 YEARS. . .	5972	239	341	412	501	148	201	236	279	113	148	171	199	90	114	129	148
31 YEARS. . .	6196	234	330	395	477	147	197	230	271	113	147	169	196	90	114	129	147
32 YEARS. . .	6408	228	318	378	453	146	193	225	263	113	145	167	192	90	113	128	145
33 YEARS. . .	6609	222	306	362	431	144	189	219	255	112	144	164	188	90	113	127	143
34 YEARS. . .	6799	216	294	346	409	142	185	213	247	112	142	161	184	90	112	126	141
35 YEARS. . .	6977	210	282	330	387	140	181	207	238	111	140	158	179	90	111	124	139
36 YEARS. . .	7143	204	271	314	367	138	176	201	230	110	137	155	175	90	110	122	137
37 YEARS. . .	7298	197	259	299	347	135	171	194	221	108	135	151	170	89	109	120	134
38 YEARS. . .	7442	190	248	284	327	132	166	188	213	107	132	147	165	88	107	118	131
39 YEARS. . .	7573	184	236	269	308	129	161	181	204	105	129	143	160	88	105	116	128
40 YEARS. . .	7694	177	225	255	290	126	156	174	196	103	126	139	155	86	103	114	125
41 YEARS. . .	7803	170	214	241	273	123	150	167	187	101	122	135	149	85	101	111	122
42 YEARS. . .	7900	163	203	228	256	119	145	161	178	99	119	130	144	84	99	108	118
43 YEARS. . .	7986	156	192	214	239	115	139	154	170	97	115	126	138	82	96	105	114
44 YEARS. . .	8061	149	181	201	224	112	133	146	161	94	111	121	132	80	94	102	111
45 YEARS. . .	8124	141	171	189	208	108	128	139	153	91	107	116	127	78	91	98	106
46 YEARS. . .	8175	134	161	176	194	103	122	132	144	88	103	111	121	76	88	95	102
47 YEARS. . .	8215	127	151	164	180	99	116	125	136	85	98	106	115	74	85	91	98
48 YEARS. . .	8243	120	141	153	166	95	109	118	127	82	94	101	109	72	82	87	93
49 YEARS. . .	8260	113	131	141	153	90	103	111	119	78	89	96	102	69	78	83	89
50 YEARS. . .	8265	105	121	130	140	85	97	104	111	75	85	90	96	66	75	79	84
51 YEARS. . .	8259	98	112	120	128	80	91	97	103	71	80	85	90	63	71	75	79
52 YEARS. . .	8242	91	103	109	116	75	85	90	95	67	75	79	84	60	67	71	74
53 YEARS. . .	8213	84	94	99	105	70	78	83	87	63	70	74	78	57	63	66	69
54 YEARS. . .	8172	77	85	90	94	65	72	76	79	59	65	68	71	54	59	61	64
55 YEARS. . .	8120	70	76	80	84	60	65	69	72	55	59	62	65	50	54	57	59
56 YEARS. . .	8056	62	68	71	74	54	59	62	64	50	54	56	59	46	50	52	54
57 YEARS. . .	7981	55	60	62	65	49	53	55	57	45	49	50	52	42	45	47	48
58 YEARS. . .	7894	49	52	54	55	43	46	48	49	40	43	44	46	38	40	41	43
59 YEARS. . .	7796	42	44	45	47	38	40	41	42	35	37	38	39	33	35	36	37
60 YEARS. . .	7686	35	36	37	38	32	33	34	35	30	32	32	33	29	30	31	31
61 YEARS. . .	7565	28	29	29	30	26	27	27	28	25	26	26	27	24	25	25	25
62 YEARS. . .	7432	21	21	22	22	20	20	21	21	19	20	20	20	18	19	19	19
63 YEARS. . .	7288	14	14	14	15	13	14	14	14	13	13	13	14	13	13	13	13
64 YEARS. . .	7132	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
4 YEARS																	
18 YEARS. . .	2860	331	557	736	981	167	257	326	417	114	167	206	256	82	115	138	167
19 YEARS. . .	3297	329	545	713	942	169	258	324	411	117	169	207	256	86	118	141	170
20 YEARS. . .	3719	326	532	690	904	171	257	321	405	120	171	208	256	88	121	143	172
21 YEARS. . .	4127	323	519	668	868	173	257	318	398	123	173	209	255	91	123	145	173
22 YEARS. . .	4519	320	506	646	832	174	256	315	391	125	175	210	254	94	125	147	175
23 YEARS. . .	4898	316	492	624	798	176	254	311	384	127	176	210	253	96	127	149	176
24 YEARS. . .	5261	312	479	602	764	176	253	307	376	129	176	209	251	98	129	150	176
25 YEARS. . .	5611	307	465	581	731	177	251	302	369	130	177	209	249	100	131	151	177
26 YEARS. . .	5945	302	452	560	699	177	248	298	360	131	177	208	246	101	132	152	177
27 YEARS. . .	6265	297	438	539	668	177	245	292	352	132	176	206	243	103	133	152	176
28 YEARS. . .	6571	291	424	518	637	176	242	287	343	133	176	205	240	104	133	152	176
29 YEARS. . .	6862	285	410	497	607	175	238	281	334	133	175	203	237	105	133	152	175
30 YEARS. . .	7138	279	396	477	578	174	234	275	324	133	174	200	233	105	133	152	173
31 YEARS. . .	7400	272	382	457	550	172	230	268	315	133	172	197	228	106	133	151	172
32 YEARS. . .	7647	265	368	437	523	170	225	261	305	132	170	194	224	106	133	150	170
33 YEARS. . .	7879	258	354	418	497	168	220	255	296	132	168	191	219	106	132	148	167
34 YEARS. . .	8097	251	340	399	471	166	215	247	286	131	165	188	214	106	131	147	165
35 YEARS. . .	8301	244	326	381	446	163	210	240	276	130	163	184	208	106	130	145	162
36 YEARS. . .	8489	236	313	362	422	160	204	233	266	128	160	180	203	105	128	143	159
37 YEARS. . .	8664	228	299	345	399	157	199	225	256	126	157	175	197	104	126	140	156
38 YEARS. . .	[illegible]	220	286	327	376	154	193	217	246	125	153	171	191	103	125	138	153
39 YEARS. . .	8969	212	272	310	354	150	186	209	236	122	149	166	185	102	122	135	149
40 YEARS. . .	9099	204	259	293	333	146	180	201	225	120	146	161	179	101	120	132	145
41 YEARS. . .	9215	196	246	277	313	142	174	193	215	117	141	156	172	99	117	128	141
42 YEARS. . .	9316	188	233	261	293	138	167	185	205	115	137	151	166	97	115	125	137
43 YEARS. . .	9403	179	221	246	274	133	160	177	195	112	133	145	159	95	112	121	132
44 YEARS. . .	9476	171	208	230	256	129	153	168	185	109	128	139	152	93	108	117	127
45 YEARS. . .	9533	162	196	216	238	124	146	160	175	105	123	134	145	91	105	113	122
46 YEARS. . .	9576	154	184	201	221	119	139	152	165	102	118	128	138	88	101	109	117
47 YEARS. . .	9605	145	172	187	205	114	132	143	155	98	113	122	131	85	98	105	112
48 YEARS. . .	9619	137	160	174	189	108	125	135	146	94	108	115	124	82	94	100	107
49 YEARS. . .	9618	128	149	161	174	103	118	126	136	90	102	109	117	79	89	95	102
50 YEARS. . .	9603	120	138	148	159	97	111	118	126	85	97	103	110	76	85	90	96
51 YEARS. . .	9573	112	127	136	145	91	103	110	117	81	91	96	102	72	81	85	90
52 YEARS. . .	9529	103	116	124	132	86	96	102	108	76	85	90	95	69	76	80	85
53 YEARS. . .	9470	95	106	112	119	80	89	93	99	72	79	83	88	65	71	75	79
54 YEARS. . .	9397	87	96	101	107	74	81	85	90	67	73	77	81	61	66	69	73
55 YEARS. . .	9308	78	86	90	95	68	74	77	81	62	67	70	73	56	61	64	67
56 YEARS. . .	9206	70	77	80	83	61	67	69	72	56	61	63	66	52	56	58	60
57 YEARS. . .	9089	62	67	70	72	55	59	61	64	51	55	57	59	47	51	52	54
58 YEARS. . .	8957	54	58	60	62	49	52	54	55	45	48	50	51	42	45	46	48
59 YEARS. . .	8811	46	49	51	52	42	45	46	47	40	42	43	44	37	39	40	41
60 YEARS. . .	8650	39	41	42	43	36	37	38	39	34	35	36	37	32	33	34	35
61 YEARS. . .	8474	31	32	33	33	29	30	30	31	27	29	29	30	26	27	28	28
62 YEARS. . .	8284	23	24	24	25	22	22	23	23	21	22	22	22	20	21	21	21
63 YEARS. . .	8079	15	16	16	16	15	15	15	15	14	15	15	15	14	14	14	15
64 YEARS. . .	7860	8	8	8	8	8	8	8	8	7	7	7	8	7	7	7	7

Table 20. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1961, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	900	389	668	889	1192	188	299	383	496	124	188	236	297	87	126	153	189
19 YEARS. . .	1628	389	656	864	1146	193	302	383	491	130	193	240	300	92	131	159	194
20 YEARS. . .	2332	388	643	839	1105	198	304	382	486	135	198	243	302	97	136	164	198
21 YEARS. . .	3012	386	629	814	1062	202	305	381	480	140	202	246	303	102	141	168	202
22 YEARS. . .	3668	384	615	789	1021	205	306	379	474	144	205	249	304	106	145	172	206
23 YEARS. . .	4299	381	601	764	980	208	306	376	466	148	208	250	304	110	149	175	208
24 YEARS. . .	4906	378	586	739	940	211	305	373	459	152	211	252	303	114	152	178	211
25 YEARS. . .	5489	374	571	715	901	212	304	368	451	155	212	252	302	117	155	181	212
26 YEARS. . .	6048	369	556	690	863	214	302	364	442	157	214	252	300	120	158	183	214
27 YEARS. . .	6583	364	540	665	826	215	300	359	433	159	214	252	298	123	160	184	214
28 YEARS. . .	7093	358	524	641	789	215	297	353	423	161	215	251	295	125	162	185	214
29 YEARS. . .	7580	352	508	616	753	215	293	347	413	162	214	249	291	127	163	186	214
30 YEARS. . .	8042	345	491	592	718	214	289	340	402	163	214	247	287	129	164	186	213
31 YEARS. . .	8480	338	475	568	684	213	285	333	391	164	212	244	283	130	164	186	212
32 YEARS. . .	8894	330	458	544	651	211	280	325	380	164	211	241	278	131	164	185	210
33 YEARS. . .	9283	322	441	521	619	209	274	317	368	163	209	238	272	131	164	184	208
34 YEARS. . .	9649	313	424	498	587	207	268	309	357	163	206	234	267	132	163	183	206
35 YEARS. . .	9990	304	408	475	557	204	262	300	345	162	203	229	260	132	162	181	203
36 YEARS. . .	10307	295	391	453	527	200	256	291	333	160	200	225	254	131	160	178	199
37 YEARS. . .	10600	286	374	431	498	197	249	282	320	158	196	220	247	131	158	176	195
38 YEARS. . .	10869	276	357	409	470	193	242	272	308	156	192	214	240	130	156	173	191
39 YEARS. . .	11119	266	341	388	443	188	234	262	295	154	188	208	232	128	154	169	187
40 YEARS. . .	11334	256	325	367	417	184	226	252	283	151	183	202	225	127	151	166	182
41 YEARS. . .	11531	246	308	347	391	179	218	242	270	148	178	196	217	125	148	162	177
42 YEARS. . .	11703	236	292	327	367	173	210	232	257	144	172	189	206	122	144	157	172
43 YEARS. . .	11851	225	276	307	343	168	201	222	245	141	167	182	200	120	140	153	166
44 YEARS. . .	11975	214	261	288	320	162	193	211	232	137	161	175	191	117	136	148	160
45 YEARS. . .	12074	204	245	270	298	156	184	201	219	132	155	168	182	114	132	142	154
46 YEARS. . .	12150	193	230	252	276	149	175	190	207	128	148	160	174	111	127	137	148
47 YEARS. . .	12201	182	215	234	256	143	166	179	194	123	142	153	165	107	123	131	141
48 YEARS. . .	12228	171	200	217	236	136	157	169	182	118	135	145	155	103	118	126	134
49 YEARS. . .	12231	160	186	201	217	129	147	158	170	113	128	137	146	99	112	119	127
50 YEARS. . .	12210	150	172	184	198	122	138	146	158	107	121	129	137	95	107	113	120
51 YEARS. . .	12165	139	158	169	181	114	129	137	146	101	114	120	128	90	101	107	113
52 YEARS. . .	12095	128	145	154	164	107	119	126	134	95	106	112	118	86	95	100	105
53 YEARS. . .	12002	118	132	139	147	99	110	116	122	89	99	104	109	81	89	93	98
54 YEARS. . .	11884	107	119	125	132	91	101	106	111	83	91	95	100	75	82	86	90
55 YEARS. . .	11742	97	106	111	117	84	91	96	100	76	83	87	91	70	76	79	82
56 YEARS. . .	11575	87	94	98	103	76	82	85	89	70	75	78	81	64	69	72	75
57 YEARS. . .	11385	77	82	86	89	68	73	75	78	63	67	70	72	58	62	64	67
58 YEARS. . .	11170	67	71	73	76	60	64	66	68	56	59	61	63	52	55	57	59
59 YEARS. . .	10932	57	60	62	63	51	54	56	57	48	51	52	54	46	48	49	51
60 YEARS. . .	10669	47	49	50	52	43	45	46	47	41	43	44	45	39	41	42	42
61 YEARS. . .	10382	37	39	40	40	35	36	37	38	33	35	35	36	32	33	34	34
62 YEARS. . .	10071	28	29	29	30	26	27	27	28	25	26	26	27	24	25	26	26
63 YEARS. . .	9735	19	19	19	19	18	18	18	18	17	18	18	18	17	17	17	17
64 YEARS. . .	9376	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
4 YEARS OR MORE																	
18 YEARS. . .	2029	521	893	1188	1593	253	401	513	663	169	254	316	399	119	170	207	255
19 YEARS. . .	2911	520	875	1153	1533	259	404	512	656	175	260	321	401	125	177	214	260
20 YEARS. . .	3765	518	857	1119	1474	265	405	510	648	182	265	325	403	131	183	219	266
21 YEARS. . .	4590	515	838	1085	1417	269	407	507	640	187	270	329	404	137	189	225	270
22 YEARS. . .	5386	512	819	1051	1361	273	407	504	630	193	274	331	405	142	194	229	274
23 YEARS. . .	6154	507	800	1018	1306	277	407	500	621	197	277	333	404	147	199	234	277
24 YEARS. . .	6894	502	780	984	1253	280	405	495	610	202	280	334	403	152	203	237	280
25 YEARS. . .	7604	497	759	951	1201	282	403	489	599	205	282	335	401	156	206	240	282
26 YEARS. . .	8287	490	738	918	1149	283	401	483	587	208	283	335	398	159	209	242	283
27 YEARS. . .	8940	483	717	885	1099	284	397	476	574	211	284	334	395	163	212	244	284
28 YEARS. . .	9565	475	696	852	1050	284	393	466	561	213	284	332	391	165	214	245	284
29 YEARS. . .	10162	466	674	819	1003	284	388	459	547	214	284	330	386	168	215	246	283
30 YEARS. . .	10730	457	652	787	956	283	383	450	533	215	282	327	380	170	216	246	282
31 YEARS. . .	11269	447	630	755	911	281	377	441	519	216	281	323	374	171	216	246	280
32 YEARS. . .	11780	437	608	724	867	279	370	431	504	216	278	319	368	172	216	245	278
33 YEARS. . .	12262	426	586	693	824	276	363	420	489	216	276	314	361	173	216	243	275
34 YEARS. . .	12716	415	563	662	782	273	355	409	473	215	272	309	353	173	215	241	272
35 YEARS. . .	13141	403	541	632	741	269	347	397	457	213	268	303	345	173	213	238	268
36 YEARS. . .	13537	391	519	602	702	265	339	386	441	211	264	297	336	173	211	235	263
37 YEARS. . .	13905	379	497	573	664	260	329	373	425	209	259	291	327	172	209	232	258
38 YEARS. . .	14244	366	475	545	627	255	320	361	409	206	254	283	318	171	206	228	253
39 YEARS. . .	14555	353	453	517	591	249	310	348	392	203	248	276	308	169	203	224	247
40 YEARS. . .	14837	340	432	489	556	243	300	335	376	200	242	268	298	167	199	219	241
41 YEARS. . .	15091	327	410	462	522	237	290	322	359	196	236	260	287	165	195	214	235
42 YEARS. . .	15316	313	389	436	490	230	279	309	342	191	229	251	277	162	191	208	228
43 YEARS. . .	15512	299	368	410	456	222	268	295	326	186	221	242	266	159	186	202	220
44 YEARS. . .	15680	286	348	385	428	215	257	281	309	181	214	233	255	155	181	196	213
45 YEARS. . .	15819	272	328	361	396	207	245	268	293	176	206	223	243	151	175	189	205
46 YEARS. . .	15930	257	308	337	370	199	233	254	276	170	198	214	231	147	169	182	197
47 YEARS. . .	16012	243	288	314	343	190	222	240	260	164	189	204	220	143	163	175	188
48 YEARS. . .	16065	229	269	291	316	181	210	226	244	157	180	193	208	138	157	167	179
49 YEARS. . .	16090	215	250	269	291	172	197	212	228	150	171	183	196	133	150	160	170
50 YEARS. . .	16087	201	231	248	267	163	185	198	212	143	162	172	184	127	143	151	161
51 YEARS. . .	16055	187	213	227	243	153	173	184	196	136	152	162	172	121	135	143	151
52 YEARS. . .	15994	173	195	207	221	144	161	170	180	128	143	151	159	115	127	134	142
53 YEARS. . .	15905	159	176	188	199	134	148	157	165	120	133	140	147	108	119	125	132
54 YEARS. . .	15787	145	161	169	178	123	136	143	150	112	123	129	135	102	111	116	122
55 YEARS. . .	15640	131	144	151	156	113	124	129	135	103	112	117	123	94	103	107	112
56 YEARS. . .	15465	118	128	134	139	103	111	116	121	94	102	106	110	87	94	97	101
57 YEARS. . .	15261	104	112	117	121	92	99	103	106	85	91	95	98	79	85	88	91
58 YEARS. . .	15029	91	97	100	104	81	87	89	92	76	81	83	86	71	75	78	80
59 YEARS. . .	14768	78	82	84	87	70	74	76	79	66	70	72	74	62	66	67	69
60 YEARS. . .	14479	64	68	69	71	59	62	63	65	56	59	60	61	53	56	57	58
61 YEARS. . .	14161	51	53	54	56	48	50	51	52	46	47	48	49	44	45	46	47
62 YEARS. . .	13814	39	40	40	41	36	37	38	38	35	36	37	37	34	35	35	36
63 YEARS. . .	13439	26	26	26	27	25	25	25	26	24	24	25	25	23	24	24	24
64 YEARS. . .	13036	13	13	13	13	12	13	13	13	12	12	12	12	12	12	12	12

Table 20. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1961, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	2574	507	870	1156	1551	248	391	500	646	166	248	309	389	117	167	203	249
19 YEARS. . .	3365	506	852	1122	1492	253	393	498	638	172	254	313	391	123	173	209	254
20 YEARS. . .	4131	503	833	1088	1434	258	394	496	630	178	258	317	392	129	179	214	259
21 YEARS. . .	4871	500	815	1053	1378	262	395	493	621	183	262	319	393	134	184	219	263
22 YEARS. . .	5587	497	796	1022	1323	266	395	489	612	187	266	322	393	139	189	223	266
23 YEARS. . .	6278	492	776	989	1270	269	394	485	602	192	269	323	392	143	193	227	269
24 YEARS. . .	6944	487	757	956	1215	271	393	480	592	195	271	324	391	147	196	230	271
25 YEARS. . .	7585	481	737	923	1166	273	391	474	580	199	273	324	388	151	200	232	273
26 YEARS. . .	8201	475	716	891	1117	274	388	468	569	201	274	324	386	154	202	234	274
27 YEARS. . .	8792	467	695	859	1068	275	384	460	556	204	274	322	382	157	205	236	274
28 YEARS. . .	9358	459	674	826	1020	275	380	453	543	206	274	321	378	160	206	237	274
29 YEARS. . .	9899	451	653	795	974	274	375	444	530	207	274	318	373	162	208	237	273
30 YEARS. . .	10416	442	632	764	926	273	370	436	516	208	273	315	368	164	208	237	272
31 YEARS. . .	10907	433	611	733	884	271	364	426	502	208	271	312	362	165	209	237	270
32 YEARS. . .	11373	423	589	702	842	269	358	416	488	208	269	308	355	166	209	236	268
33 YEARS. . .	11814	412	568	672	800	267	351	406	473	208	266	304	348	167	208	234	265
34 YEARS. . .	12231	401	546	642	754	263	343	396	458	207	263	299	341	167	207	232	262
35 YEARS. . .	12672	390	525	613	720	260	336	385	443	205	259	293	333	167	206	230	258
36 YEARS. . .	12988	379	503	585	682	256	327	373	427	204	255	287	325	166	204	227	254
37 YEARS. . .	13330	367	482	557	645	251	319	361	412	202	250	281	316	166	202	224	250
38 YEARS. . .	13646	355	461	529	609	246	310	350	396	199	245	274	307	164	199	220	245
39 YEARS. . .	13937	342	440	502	575	241	300	337	380	196	240	267	298	163	196	216	239
40 YEARS. . .	14204	330	419	476	541	235	291	325	364	193	234	259	288	161	193	212	233
41 YEARS. . .	14445	317	399	450	508	229	281	312	349	189	228	252	279	159	189	207	227
42 YEARS. . .	14662	304	379	424	477	222	270	299	333	185	221	243	268	156	185	202	221
43 YEARS. . .	14854	291	358	400	447	216	260	287	317	180	215	235	258	153	180	196	214
44 YEARS. . .	15020	278	339	375	417	208	249	273	301	176	207	226	247	150	175	190	206
45 YEARS. . .	15162	264	319	352	389	201	238	260	285	170	200	217	236	147	170	184	199
46 YEARS. . .	15278	251	300	329	361	193	227	247	269	165	192	208	225	143	165	177	191
47 YEARS. . .	15370	237	281	307	335	185	216	234	253	159	184	198	214	138	159	170	183
48 YEARS. . .	15437	224	262	285	309	177	204	220	238	153	176	188	203	134	152	163	175
49 YEARS. . .	15479	210	244	264	285	168	193	207	222	146	167	179	191	129	146	156	166
50 YEARS. . .	15496	196	226	243	261	159	181	194	207	140	158	168	180	124	139	148	157
51 YEARS. . .	15487	183	209	223	239	150	169	180	192	133	149	158	168	118	132	140	148
52 YEARS. . .	15454	169	191	204	217	141	158	167	177	125	140	148	156	112	125	132	139
53 YEARS. . .	15396	156	175	185	196	131	146	154	162	118	130	137	144	106	117	123	129
54 YEARS. . .	15313	143	158	167	176	121	134	141	148	110	120	126	133	100	109	114	120
55 YEARS. . .	15205	129	142	149	156	111	122	127	133	101	111	116	121	93	101	105	110
56 YEARS. . .	15072	116	126	132	138	101	110	114	119	93	101	105	109	86	92	96	100
57 YEARS. . .	14914	103	111	115	120	91	98	102	105	84	90	94	97	78	84	87	90
58 YEARS. . .	14731	90	96	99	103	81	86	89	92	75	80	82	85	70	75	77	79
59 YEARS. . .	14523	77	82	84	86	70	74	76	78	66	69	71	73	62	65	67	69
60 YEARS. . .	14290	64	67	69	71	59	62	63	65	56	58	60	61	53	55	57	58
61 YEARS. . .	14033	51	53	54	55	48	50	51	52	46	47	48	49	44	45	46	47
62 YEARS. . .	13750	39	40	40	41	36	37	38	38	35	36	37	37	34	35	35	36
63 YEARS. . .	13442	26	26	26	27	25	25	25	26	24	24	25	28	23	24	24	24
64 YEARS. . .	13109	13	13	13	13	13	13	13	13	12	12	12	13	12	12	12	12
5 YEARS OR MORE																	
18 YEARS. . .	946	544	935	1244	1666	262	418	536	694	174	263	329	416	121	175	214	264
19 YEARS. . .	2004	544	918	1209	1606	270	422	536	688	182	271	335	420	128	183	222	271
20 YEARS. . .	3026	543	900	1174	1545	277	425	535	681	189	277	341	423	136	191	229	278
21 YEARS. . .	4013	541	881	1140	1486	283	427	534	673	196	283	345	425	143	197	235	283
22 YEARS. . .	4964	539	862	1105	1429	288	429	531	664	202	288	349	426	149	203	241	288
23 YEARS. . .	5880	535	842	1070	1372	292	429	527	654	208	292	351	426	155	209	246	292
24 YEARS. . .	6760	530	822	1036	1316	296	428	523	643	213	296	353	426	160	214	250	296
25 YEARS. . .	7605	525	800	1001	1262	298	427	517	632	217	298	354	424	165	218	254	298
26 YEARS. . .	8414	518	779	967	1208	300	424	511	620	221	300	354	422	169	222	257	300
27 YEARS. . .	9188	511	757	932	1156	302	421	503	607	224	301	354	418	173	225	259	301
28 YEARS. . .	9926	503	734	898	1105	302	417	495	593	226	302	352	414	176	227	261	301
29 YEARS. . .	10628	494	712	863	1055	302	412	487	579	228	301	350	409	179	229	262	301
30 YEARS. . .	11295	484	689	830	1006	301	406	477	564	230	300	347	404	181	230	262	300
31 YEARS. . .	11927	474	665	796	958	299	400	467	549	230	299	343	397	183	231	262	298
32 YEARS. . .	12523	463	642	763	912	297	393	456	533	230	296	339	390	184	231	261	296
33 YEARS. . .	13083	452	618	730	866	294	385	445	517	230	293	334	383	185	230	259	293
34 YEARS. . .	13608	440	595	698	822	290	377	433	500	229	290	328	374	185	229	257	289
35 YEARS. . .	14098	427	571	666	779	286	368	421	483	227	286	322	366	185	228	254	285
36 YEARS. . .	14551	414	548	634	738	282	359	408	466	225	281	316	356	185	225	251	280
37 YEARS. . .	14970	401	524	603	697	276	349	395	449	223	276	308	347	184	223	247	275
38 YEARS. . .	15353	387	501	573	658	271	339	382	431	220	270	301	336	182	220	243	269
39 YEARS. . .	15700	373	477	543	620	264	328	368	414	216	263	292	326	180	216	238	262
40 YEARS. . .	16011	359	454	514	583	258	317	354	396	212	257	284	315	178	212	232	256
41 YEARS. . .	16288	345	431	485	547	251	306	339	378	208	249	275	303	175	207	227	248
42 YEARS. . .	16528	330	409	457	513	243	294	325	360	203	242	265	292	172	202	221	241
43 YEARS. . .	16733	315	386	430	479	235	282	310	342	197	234	256	280	168	197	214	233
44 YEARS. . .	16903	300	364	403	447	227	270	296	324	192	225	245	268	164	181	207	224
45 YEARS. . .	17037	285	343	377	416	218	257	281	307	185	217	235	255	160	185	200	216
46 YEARS. . .	17135	270	321	352	386	209	245	266	289	179	208	224	243	155	178	192	207
47 YEARS. . .	17198	254	300	327	357	199	232	251	271	172	198	213	230	150	172	184	197
48 YEARS. . .	17226	239	279	303	329	190	219	236	254	165	189	202	217	145	164	175	188
49 YEARS. . .	17218	224	259	279	302	180	206	221	237	157	179	191	204	139	157	167	178
50 YEARS. . .	17174	209	239	257	276	170	193	206	220	149	169	179	191	133	149	158	168
51 YEARS. . .	17095	194	220	235	251	159	179	191	203	141	158	168	178	126	141	149	157
52 YEARS. . .	16980	179	201	214	227	149	166	176	186	133	148	156	165	119	132	139	147
53 YEARS. . .	16830	164	183	193	205	138	153	161	170	124	137	144	152	112	123	130	136
54 YEARS. . .	16644	149	165	174	183	127	140	147	154	115	126	132	139	105	115	120	125
55 YEARS. . .	16423	134	147	155	162	116	127	132	139	106	115	120	126	97	105	110	114
56 YEARS. . .	16166	120	131	136	142	105	114	118	123	96	104	108	113	89	96	100	103
57 YEARS. . .	15874	106	114	118	123	94	101	104	108	87	93	96	100	81	86	89	92
58 YEARS. . .	15546	92	98	101	105	82	88	91	94	77	82	84	87	72	76	79	81
59 YEARS. . .	15182	78	83	85	88	71	75	77	79	67	70	72	74	63	66	68	70
60 YEARS. . .	14783	65	68	70	71	60	62	64	65	56	59	60	62	54	56	57	59
61 YEARS. . .	14349	51	53	54	55	48	50	51	52	46	48	48	49	44	45	46	47
62 YEARS. . .	13879	38	39	40	41	36	37	38	38	35	36	36	37	34	35	35	36
63 YEARS. . .	13373	25	26	26	26	24	25	25	25	24	24	24	25	23	23	24	24
64 YEARS. . .	12832	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	12

Table 21. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1958, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	1748	162	270	356	472	83	127	160	203	58	83	102	126	42	58	69	83
19 YEARS. . .	1954	161	264	344	453	84	126	158	200	59	84	102	126	43	59	70	84
20 YEARS. . .	2134	159	257	333	435	85	126	157	197	60	85	102	125	45	60	71	85
21 YEARS. . .	2307	157	251	322	417	85	125	155	193	61	85	103	125	46	61	72	85
22 YEARS. . .	2473	155	244	311	400	86	125	153	189	62	86	103	124	47	62	73	86
23 YEARS. . .	2634	153	237	300	383	86	124	151	186	62	86	102	123	48	63	73	86
24 YEARS. . .	2788	151	231	289	366	86	123	149	182	63	86	102	122	48	63	74	86
25 YEARS. . .	2935	148	224	279	350	86	121	146	178	64	86	101	121	49	64	74	86
26 YEARS. . .	3076	146	217	268	335	86	120	144	173	64	86	101	119	50	64	74	86
27 YEARS. . .	3211	143	210	258	319	86	118	141	169	64	86	100	118	50	64	74	85
28 YEARS. . .	3340	140	203	246	305	85	116	138	165	64	85	99	116	51	65	74	85
29 YEARS. . .	3462	137	196	236	290	84	115	135	160	64	84	98	114	51	65	74	84
30 YEARS. . .	3578	134	190	228	276	84	112	132	156	64	84	96	112	51	64	73	83
31 YEARS. . .	3687	130	183	218	263	83	110	129	151	64	83	95	110	51	64	73	83
32 YEARS. . .	3790	127	176	209	249	82	108	125	146	64	82	93	107	51	64	72	82
33 YEARS. . .	3887	124	169	199	237	81	106	122	141	63	81	92	105	51	63	71	80
34 YEARS. . .	3977	120	162	190	224	79	103	118	136	63	79	90	102	51	63	70	79
35 YEARS. . .	4061	116	156	181	212	78	100	115	132	62	78	88	100	51	62	69	78
36 YEARS. . .	4139	113	149	173	201	77	98	111	127	61	76	86	97	50	61	68	76
37 YEARS. . .	4210	109	142	164	190	75	95	107	122	60	75	84	94	50	60	67	74
38 YEARS. . .	4275	105	136	156	179	73	92	103	117	59	73	81	91	49	59	66	73
39 YEARS. . .	4333	101	129	147	168	71	89	100	112	58	71	79	88	49	58	64	71
40 YEARS. . .	4385	97	123	139	158	70	86	96	107	57	69	77	85	48	57	63	69
41 YEARS. . .	4431	93	117	132	148	68	83	92	102	56	67	74	82	47	56	61	67
42 YEARS. . .	4470	89	111	124	139	65	79	88	97	55	65	72	79	46	54	59	65
43 YEARS. . .	4503	85	105	116	130	63	76	84	93	53	63	69	76	45	53	58	63
44 YEARS. . .	4530	81	99	109	121	61	73	80	88	52	61	66	72	44	51	56	60
45 YEARS. . .	4550	77	93	102	113	59	69	76	83	50	58	63	69	43	50	54	58
46 YEARS. . .	4564	73	87	95	105	56	66	72	78	48	56	61	66	42	48	52	56
47 YEARS. . .	4572	69	81	89	97	54	63	68	74	46	54	58	62	40	46	50	53
48 YEARS. . .	4573	65	76	82	90	51	59	64	69	44	51	55	59	39	44	47	51
49 YEARS. . .	4568	61	71	76	82	49	56	60	64	42	48	52	55	37	42	45	48
50 YEARS. . .	4556	57	65	70	75	46	52	56	60	40	46	49	52	36	40	43	45
51 YEARS. . .	4538	53	.60	64	69	43	49	52	55	38	43	46	48	34	38	40	43
52 YEARS. . .	4514	49	55	59	62	41	45	48	51	36	40	43	45	32	36	38	40
53 YEARS. . .	4483	45	50	53	56	38	42	44	47	34	37	39	42	31	34	35	37
54 YEARS. . .	4446	41	45	48	50	35	38	40	42	32	35	36	38	29	31	33	34
55 YEARS. . .	4403	37	41	43	45	32	35	37	38	29	32	33	35	27	29	30	32
56 YEARS. . .	4353	33	36	38	39	29	31	33	34	27	29	30	31	25	27	28	29
57 YEARS. . .	4297	29	32	33	34	26	28	29	30	24	26	27	28	22	24	25	26
58 YEARS. . .	4235	26	27	28	29	23	25	25	26	21	23	24	24	20	21	22	23
59 YEARS. . .	4166	22	23	24	25	20	21	22	22	19	20	20	21	18	19	19	20
60 YEARS. . .	4091	18	19	20	20	17	18	18	18	16	17	17	17	15	16	16	17
61 YEARS. . .	4009	15	15	15	16	14	14	14	15	13	14	14	14	12	13	13	13
62 YEARS. . .	3921	11	11	11	12	10	11	11	11	10	10	10	11	10	10	10	10
63 YEARS. . .	3827	7	7	8	8	7	7	7	7	7	7	7	7	7	7	7	7
64 YEARS. . .	3726	4	4	4	4	4	4	4	4	3	4	4	4	3	3	3	3
8 YEARS																	
18 YEARS. . .	2178	223	372	488	647	114	175	220	280	79	115	140	174	58	80	95	115
19 YEARS. . .	2473	221	363	473	621	116	175	218	276	81	116	141	174	60	82	97	116
20 YEARS. . .	2757	219	354	457	596	117	174	216	271	83	117	142	173	62	83	98	117
21 YEARS. . .	3030	217	345	442	572	118	174	214	267	84	118	142	173	63	85	100	118
22 YEARS. . .	3293	215	336	427	548	119	173	211	262	86	119	142	172	65	86	101	119
23 YEARS. . .	3546	212	327	413	525	119	172	209	256	87	119	142	171	66	87	102	119
24 YEARS. . .	3787	209	318	398	503	120	170	206	251	88	120	142	169	67	88	102	120
25 YEARS. . .	4018	205	309	384	481	120	168	202	246	89	120	141	167	69	89	103	120
26 YEARS. . .	4239	202	299	369	459	120	166	199	240	89	120	140	165	69	90	103	119
27 YEARS. . .	4448	198	290	355	438	119	164	195	234	90	119	139	163	70	90	103	119
28 YEARS. . .	4648	194	280	341	418	119	162	191	228	90	118	137	161	71	90	103	118
29 YEARS. . .	4836	190	271	327	398	118	159	187	221	90	118	136	158	71	90	103	117
30 YEARS. . .	5014	185	261	314	379	117	156	183	215	90	116	134	155	72	90	102	116
31 YEARS. . .	5181	181	252	300	360	115	153	178	208	90	115	132	152	72	90	101	115
32 YEARS. . .	5338	176	242	287	342	114	150	173	202	89	114	130	149	72	89	100	113
33 YEARS. . .	5483	171	233	274	324	112	146	168	195	88	112	127	145	72	89	99	112
34 YEARS. . .	5619	166	223	261	307	110	143	163	188	88	110	125	142	71	88	98	110
35 YEARS. . .	5743	161	214	249	291	108	139	158	181	87	108	122	138	71	87	96	108
36 YEARS. . .	5857	155	205	236	275	106	135	153	175	85	106	119	134	70	85	95	106
37 YEARS. . .	5961	150	195	225	259	104	131	148	168	84	104	116	130	70	84	93	103
38 YEARS. . .	6053	145	186	213	244	101	127	142	161	83	101	113	126	69	83	91	101
39 YEARS. . .	6135	139	177	201	230	99	122	137	154	81	98	109	121	68	81	89	98
40 YEARS. . .	6207	133	168	190	216	96	118	131	147	79	96	106	117	67	79	87	95
41 YEARS. . .	6267	128	160	179	202	93	113	126	140	77	93	102	113	65	77	84	92
42 YEARS. . .	6318	122	151	169	189	90	109	120	133	75	90	98	108	64	75	82	89
43 YEARS. . .	6357	116	143	158	177	87	104	115	126	73	87	94	103	62	73	79	86
44 YEARS. . .	6386	111	134	148	164	84	100	109	120	71	83	91	99	61	71	76	83
45 YEARS. . .	6404	105	126	139	153	80	95	103	113	68	80	87	94	59	68	74	80
46 YEARS. . .	6412	99	118	129	142	77	90	98	106	66	76	83	89	57	66	71	76
47 YEARS. . .	6408	93	110	120	131	73	85	92	100	63	73	78	84	55	63	68	72
48 YEARS. . .	6395	88	103	111	120	70	80	86	93	61	69	74	80	53	60	64	69
49 YEARS. . .	6370	82	95	102	111	66	75	81	87	58	66	70	75	51	57	61	65
50 YEARS. . .	6335	76	88	94	101	62	71	75	80	55	62	66	70	49	55	58	61
51 YEARS. . .	6290	71	81	86	92	58	66	70	74	52	58	61	65	46	51	54	58
52 YEARS. . .	6233	65	74	78	83	54	61	64	68	49	54	57	60	44	48	51	54
53 YEARS. . .	6166	60	67	71	75	50	56	59	62	45	50	53	55	41	45	47	50
54 YEARS. . .	6089	54	60	63	67	46	51	54	56	42	46	48	51	38	42	44	46
55 YEARS. . .	6001	49	54	57	59	42	46	48	51	39	42	44	46	35	39	40	42
56 YEARS. . .	5902	44	48	50	52	38	42	43	45	35	38	40	41	33	35	36	38
57 YEARS. . .	5792	39	42	43	45	34	37	38	40	32	34	35	37	29	32	33	34
58 YEARS. . .	5672	34	36	37	38	30	32	33	34	28	30	31	32	26	28	29	30
59 YEARS. . .	5541	29	30	31	32	26	27	28	29	24	26	27	27	23	24	25	26
60 YEARS. . .	5400	24	25	25	26	22	23	23	24	21	22	22	23	20	21	21	21
61 YEARS. . .	5248	19	20	20	20	18	18	19	19	17	17	18	18	16	17	17	17
62 YEARS. . .	5085	14	14	15	15	13	14	14	14	13	13	13	14	12	13	13	13
63 YEARS. . .	4912	9	10	10	10	9	9	9	9	9	9	9	9	8	9	9	9
64 YEARS. . .	4728	5	5	5	5	5	5	5	5	4	4	4	5	4	4	4	4

Table 21. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1958, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	2441	257	431	567	755	130	200	253	323	90	131	160	199	65	90	108	131
19 YEARS. . .	2767	255	421	550	725	132	200	251	318	92	132	161	199	68	93	110	132
20 YEARS. . .	3081	253	411	532	696	134	200	249	313	94	134	162	199	70	95	112	134
21 YEARS. . .	3385	250	400	515	668	135	199	246	308	96	135	163	198	72	96	114	135
22 YEARS. . .	3677	247	390	497	640	136	198	244	302	97	136	163	197	73	98	115	136
23 YEARS. . .	3959	244	380	480	613	136	197	241	297	99	137	163	196	75	99	116	137
24 YEARS. . .	4229	241	369	464	587	137	196	237	291	100	137	162	194	76	101	117	137
25 YEARS. . .	4488	237	359	447	562	137	194	234	284	101	137	162	193	78	102	117	137
26 YEARS. . .	4736	233	348	430	537	137	192	230	278	102	137	161	190	79	102	118	137
27 YEARS. . .	4973	229	337	414	512	137	189	225	271	102	137	160	188	80	103	118	136
28 YEARS. . .	5199	224	326	398	489	136	187	221	264	103	136	158	185	81	103	118	136
29 YEARS. . .	5414	220	315	382	466	135	184	216	257	103	135	156	182	81	103	118	135
30 YEARS. . .	5617	215	304	366	444	134	180	211	250	103	134	154	179	82	103	117	134
31 YEARS. . .	5810	209	293	351	422	133	177	206	242	103	133	152	176	82	103	116	132
32 YEARS. . .	5992	204	283	336	401	131	173	201	235	102	131	150	172	82	102	115	131
33 YEARS. . .	6162	199	272	321	381	130	170	196	227	102	129	147	168	82	102	114	129
34 YEARS. . .	6321	193	261	306	361	128	166	190	219	101	127	144	164	82	101	113	127
35 YEARS. . .	6469	187	250	292	342	126	161	184	212	100	125	141	160	81	100	111	125
36 YEARS. . .	6606	181	240	278	323	123	157	178	204	99	123	138	156	81	99	110	122
37 YEARS. . .	6732	175	229	264	305	121	152	172	196	97	120	135	151	80	97	108	120
38 YEARS. . .	6847	169	219	250	288	118	148	166	188	96	118	131	147	79	96	106	117
39 YEARS. . .	6951	163	208	237	271	115	143	160	180	94	115	127	142	78	94	103	114
40 YEARS. . .	7044	156	198	224	255	112	138	154	173	92	112	123	137	77	92	101	111
41 YEARS. . .	7125	150	188	212	239	109	133	146	165	90	108	119	132	76	90	98	108
42 YEARS. . .	7196	144	178	199	224	105	128	141	157	88	105	115	127	75	88	96	105
43 YEARS. . .	7255	137	168	188	209	102	123	135	149	86	101	111	122	73	85	93	101
44 YEARS. . .	7304	131	159	176	195	98	117	129	141	83	98	107	116	71	83	90	97
45 YEARS. . .	7341	124	149	165	182	95	112	122	134	80	94	102	111	69	80	87	94
46 YEARS. . .	7367	117	140	154	169	91	106	116	126	78	90	98	106	67	77	83	90
47 YEARS. . .	7382	111	131	143	156	87	101	109	118	75	86	93	100	65	74	80	86
48 YEARS. . .	7386	104	122	133	144	83	95	103	111	72	82	88	95	63	71	76	82
49 YEARS. . .	7379	98	114	123	132	78	90	96	104	68	78	83	89	60	66	73	77
50 YEARS. . .	7360	91	105	113	121	74	84	90	96	65	74	78	84	58	65	69	73
51 YEARS. . .	7331	85	97	103	111	70	79	84	89	62	69	73	78	55	61	65	69
52 YEARS. . .	7291	78	89	94	100	65	73	77	82	58	65	68	72	52	58	61	64
53 YEARS. . .	7239	72	81	85	90	61	67	71	75	54	60	63	67	49	54	57	60
54 YEARS. . .	7176	66	73	77	81	56	62	65	68	51	56	58	61	46	50	53	55
55 YEARS. . .	7103	60	65	69	72	51	56	59	61	47	51	53	56	43	47	49	51
56 YEARS. . .	7018	53	58	61	63	47	51	53	55	43	46	48	50	39	43	44	46
57 YEARS. . .	6922	47	51	53	55	42	45	47	48	39	41	43	45	36	38	40	41
58 YEARS. . .	6815	41	44	46	47	37	39	41	42	34	37	38	39	32	34	35	36
59 YEARS. . .	6696	35	37	38	39	32	34	35	36	30	32	33	33	28	30	31	31
60 YEARS. . .	6567	29	31	31	32	27	28	29	30	25	27	27	28	24	25	26	26
61 YEARS. . .	6427	23	24	25	25	22	23	23	23	21	22	22	22	20	21	21	21
62 YEARS. . .	6275	18	18	18	19	17	17	17	18	16	16	17	17	15	16	16	16
63 YEARS. . .	6113	12	12	12	12	11	11	12	12	11	11	11	11	11	11	11	11
64 YEARS. . .	5939	6	6	6	6	6	6	6	6	6	6	6	6	5	6	6	6
4 YEARS																	
18 YEARS. . .	3080	308	519	686	916	155	240	303	389	107	156	191	236	78	106	129	156
19 YEARS. . .	3430	305	507	664	879	157	239	301	383	109	158	193	236	80	110	131	158
20 YEARS. . .	3769	303	495	643	844	159	239	298	376	111	159	193	236	82	112	133	159
21 YEARS. . .	4096	300	482	622	810	160	238	295	370	114	160	194	237	85	114	135	161
22 YEARS. . .	4413	296	470	601	776	161	237	292	363	115	161	194	236	87	116	136	162
23 YEARS. . .	4719	292	457	581	744	162	235	288	356	117	162	194	234	88	118	137	162
24 YEARS. . .	5014	288	445	560	712	163	234	284	349	118	163	193	232	90	119	138	163
25 YEARS. . .	5296	284	432	540	681	163	231	280	341	120	163	193	230	92	120	139	163
26 YEARS. . .	5571	279	419	520	651	163	229	275	334	121	163	192	227	93	121	140	163
27 YEARS. . .	5833	274	406	501	622	162	226	270	326	121	162	190	225	94	122	140	162
28 YEARS. . .	6084	269	393	481	594	162	223	265	317	122	162	189	222	95	122	140	162
29 YEARS. . .	6324	263	380	462	566	161	220	260	309	122	161	187	218	96	122	140	161
30 YEARS. . .	6553	258	367	444	539	160	216	254	300	122	160	184	215	96	122	139	159
31 YEARS. . .	6771	252	355	425	513	158	212	246	292	122	158	182	211	97	122	138	158
32 YEARS. . .	6978	245	342	407	486	157	208	242	283	121	156	179	206	97	122	137	156
33 YEARS. . .	7175	239	329	389	463	155	203	[illegible]	274	121	154	176	202	97	121	136	154
34 YEARS. . .	7360	232	316	372	439	153	199	229	265	120	152	173	197	97	120	135	152
35 YEARS. . .	7534	226	303	355	416	150	194	222	256	119	150	169	193	97	119	133	149
36 YEARS. . .	7697	219	291	338	394	148	189	215	247	118	147	166	188	96	118	131	147
37 YEARS. . .	7850	212	278	321	373	145	184	209	238	116	144	162	183	96	116	129	144
38 YEARS. . .	7991	205	266	305	352	142	178	202	228	115	141	158	177	95	115	127	141
39 YEARS. . .	8122	197	254	290	332	139	173	194	219	113	138	154	172	94	113	124	138
40 YEARS. . .	8241	190	242	274	312	135	167	187	210	111	135	149	166	93	111	122	134
41 YEARS. . .	8349	182	230	259	293	132	161	180	201	109	131	145	160	91	108	119	131
42 YEARS. . .	8447	175	218	245	275	128	156	172	192	106	127	140	154	90	106	116	127
43 YEARS. . .	8533	167	207	230	258	124	149	165	182	104	123	135	148	88	103	113	123
44 YEARS. . .	8609	160	195	217	241	120	143	157	173	101	119	130	142	86	101	109	119
45 YEARS. . .	8674	152	184	203	224	115	137	150	164	98	115	125	136	84	98	106	114
46 YEARS. . .	8727	144	173	190	209	111	131	142	155	95	110	120	130	82	95	102	110
47 YEARS. . .	8770	137	162	177	194	106	124	135	146	91	106	114	123	79	91	98	105
48 YEARS. . .	8802	129	151	164	179	102	118	127	137	88	101	109	117	77	88	94	101
49 YEARS. . .	8822	121	141	152	165	97	111	119	128	84	96	103	110	74	84	90	96
50 YEARS. . .	8832	113	131	141	151	92	105	112	120	80	91	97	104	71	80	85	91
51 YEARS. . .	8831	106	121	129	138	87	98	104	111	77	86	91	97	68	76	81	86
52 YEARS. . .	8819	98	111	118	126	81	91	97	103	72	81	85	90	65	72	76	80
53 YEARS. . .	8745	90	101	107	114	76	84	89	94	68	75	79	84	61	68	71	75
54 YEARS. . .	8761	83	92	97	102	70	78	82	86	64	70	73	77	58	63	66	69
55 YEARS. . .	8716	75	83	87	91	65	71	74	78	59	64	67	70	54	59	61	64
56 YEARS. . .	8660	68	74	77	80	59	64	67	70	54	59	61	63	50	54	56	58
57 YEARS. . .	8593	60	65	67	70	53	57	59	62	49	53	55	57	46	49	51	52
58 YEARS. . .	8515	53	56	58	60	47	50	52	54	44	47	48	50	41	44	45	46
59 YEARS. . .	8426	45	48	49	51	41	43	45	46	38	41	42	43	36	38	39	40
60 YEARS. . .	8326	38	40	41	42	35	36	37	38	33	34	35	36	31	33	33	34
61 YEARS. . .	8215	30	31	32	33	28	29	30	30	27	28	28	29	26	27	27	28
62 YEARS. . .	8093	23	23	24	24	22	22	22	23	21	21	22	22	20	21	21	21
63 YEARS. . .	7961	15	16	16	16	15	15	15	15	14	14	15	15	14	14	14	14
64 YEARS. . .	7817	8	8	8	8	7	8	8	8	7	7	7	7	7	7	7	7

Table 21. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1958, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	1189	359	614	814	1090	175	277	354	457	117	176	219	276	82	118	143	176
19 YEARS. . .	1842	359	602	791	1049	180	279	353	452	122	180	222	278	87	123	148	180
20 YEARS. . .	2473	357	589	768	1008	184	281	352	447	126	184	225	279	91	127	152	184
21 YEARS. . .	3082	356	577	744	964	187	281	351	441	130	187	228	280	96	131	156	188
22 YEARS. . .	3669	354	563	721	931	190	282	348	435	134	190	230	280	99	135	160	190
23 YEARS. . .	4231	351	550	698	894	193	282	346	428	138	193	231	280	103	138	163	193
24 YEARS. . .	4776	347	536	675	857	195	281	342	421	141	195	232	279	106	141	165	195
25 YEARS. . .	5296	343	522	652	821	196	279	338	413	143	196	232	278	109	144	167	196
26 YEARS. . .	5794	339	508	630	786	197	278	334	404	145	197	232	276	112	146	169	197
27 YEARS. . .	6271	334	493	607	752	198	275	329	396	147	197	231	273	114	148	170	197
28 YEARS. . .	6725	328	478	584	718	198	272	323	387	149	197	230	270	116	149	171	197
29 YEARS. . .	7156	322	463	562	685	197	269	317	377	150	197	228	267	117	150	171	197
30 YEARS. . .	7566	315	448	539	653	196	265	311	367	150	196	226	263	119	151	171	196
31 YEARS. . .	7954	308	433	517	622	195	260	304	357	150	195	224	259	120	151	171	194
32 YEARS. . .	8319	301	417	495	592	193	256	297	346	150	193	221	254	120	151	170	193
33 YEARS. . .	8663	294	402	474	562	191	251	289	336	150	191	217	249	121	150	169	191
34 YEARS. . .	8984	286	386	453	533	189	245	281	325	149	188	214	243	121	149	167	188
35 YEARS. . .	9283	277	371	432	505	186	239	273	314	148	186	209	238	121	148	165	185
36 YEARS. . .	9560	269	355	411	478	183	233	265	303	147	182	205	231	120	147	163	182
37 YEARS. . .	9815	260	340	391	452	179	227	256	291	145	179	200	225	119	145	160	178
38 YEARS. . .	10047	251	325	371	426	176	220	247	280	143	175	195	218	118	143	157	174
39 YEARS. . .	10258	242	309	352	402	172	213	238	268	140	171	190	211	117	140	154	170
40 YEARS. . .	10446	233	294	333	378	167	206	229	257	138	166	184	204	115	137	151	166
41 YEARS. . .	10612	223	279	314	354	162	198	220	245	135	162	178	197	114	134	147	161
42 YEARS. . .	10756	214	265	296	332	157	190	210	233	131	157	172	189	111	131	143	156
43 YEARS. . .	10878	204	250	278	310	152	183	201	222	128	151	165	181	109	128	139	151
44 YEARS. . .	10978	194	236	261	289	147	175	191	210	124	146	159	173	107	124	134	145
45 YEARS. . .	11056	184	222	244	269	141	167	182	198	120	140	152	165	104	120	129	140
46 YEARS. . .	11111	174	208	226	249	135	158	172	187	116	134	145	157	101	116	124	134
47 YEARS. . .	11145	165	194	211	231	129	150	162	176	111	128	138	149	97	111	119	128
48 YEARS. . .	11156	155	181	196	213	123	142	152	164	107	122	131	140	94	106	113	121
49 YEARS. . .	11145	145	168	181	195	116	133	143	153	102	116	123	132	90	101	108	115
50 YEARS. . .	11112	135	155	166	178	110	125	133	142	97	109	116	124	86	96	102	108
51 YEARS. . .	11057	125	142	152	162	103	116	123	131	91	102	108	115	82	91	96	102
52 YEARS. . .	10980	116	130	138	147	96	108	114	121	86	96	101	107	77	86	90	95
53 YEARS. . .	10881	106	118	125	132	89	99	104	110	80	89	93	98	73	80	84	88
54 YEARS. . .	10759	96	107	112	118	82	90	95	100	74	82	86	90	68	74	77	81
55 YEARS. . .	10615	87	95	100	105	75	82	86	90	69	75	78	81	63	68	71	74
56 YEARS. . .	10450	78	84	88	92	68	74	77	80	62	67	70	73	58	62	64	67
57 YEARS. . .	10262	69	74	77	80	61	65	68	70	56	60	62	65	52	56	58	60
58 YEARS. . .	10052	60	64	66	68	53	57	59	61	50	53	55	56	47	49	51	53
59 YEARS. . .	9819	51	54	55	57	46	49	50	51	43	46	47	48	41	43	44	45
60 YEARS. . .	9565	42	44	45	46	39	40	41	42	37	38	39	40	35	36	37	38
61 YEARS. . .	9289	33	35	35	36	31	32	33	33	30	31	31	32	28	29	30	31
62 YEARS. . .	8990	25	26	26	26	23	24	24	25	23	23	24	24	22	22	23	23
63 YEARS. . .	8669	16	17	17	17	16	16	16	16	15	16	16	16	15	15	15	15
64 YEARS. . .	8326	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
4 YEARS OR MORE																	
18 YEARS. . .	2077	501	872	1167	1576	240	384	494	648	158	240	301	382	111	160	195	241
19 YEARS. . .	2826	500	855	1133	1516	245	386	493	636	164	246	306	384	116	166	201	246
20 YEARS. . .	3554	499	837	1100	1458	250	388	491	628	170	251	310	386	122	172	207	251
21 YEARS. . .	4262	496	819	1067	1402	255	389	489	620	176	255	313	387	127	177	212	256
22 YEARS. . .	4948	493	800	1034	1347	259	390	486	612	180	259	315	388	132	182	216	259
23 YEARS. . .	5613	489	781	1001	1293	262	390	482	602	185	262	317	387	137	186	220	263
24 YEARS. . .	6258	485	762	969	1241	265	389	478	592	189	265	319	386	141	190	224	265
25 YEARS. . .	6881	479	743	936	1190	267	387	472	582	193	267	319	385	145	194	227	268
26 YEARS. . .	7484	474	723	904	1140	269	385	467	571	196	269	319	383	149	197	229	269
27 YEARS. . .	8066	467	703	872	1091	270	382	460	559	199	270	319	380	152	199	231	270
28 YEARS. . .	8627	460	682	841	1043	271	379	453	547	201	271	318	376	155	202	233	270
29 YEARS. . .	9166	452	662	809	996	271	375	446	534	203	271	316	372	157	203	234	270
30 YEARS. . .	9685	444	641	778	951	270	370	438	521	204	270	314	368	160	205	234	270
31 YEARS. . .	10183	435	620	748	907	269	365	429	508	205	269	311	362	161	206	234	269
32 YEARS. . .	10660	426	599	717	864	268	359	420	494	206	267	308	357	163	206	234	267
33 YEARS. . .	11116	416	578	688	822	266	353	410	480	206	265	304	350	164	206	233	265
34 YEARS. . .	11552	406	557	658	782	263	346	400	465	205	263	300	344	165	206	232	262
35 YEARS. . .	11966	396	537	629	742	260	339	390	451	205	260	295	337	165	205	230	259
36 YEARS. . .	12359	385	516	601	704	257	331	379	436	204	256	290	329	165	204	228	256
37 YEARS. . .	12732	374	495	573	667	253	324	368	421	202	252	284	321	165	202	225	252
38 YEARS. . .	13083	362	474	546	631	249	315	357	406	200	248	278	313	164	200	222	247
39 YEARS. . .	13414	350	454	519	596	244	306	345	391	198	243	272	304	164	198	219	243
40 YEARS. . .	13723	338	433	493	562	239	297	333	375	195	238	265	295	162	195	215	237
41 YEARS. . .	14012	326	413	467	529	234	288	321	360	192	233	257	286	161	192	210	232
42 YEARS. . .	14280	314	393	441	498	228	278	309	344	188	227	250	276	159	188	206	226
43 YEARS. . .	14527	301	373	417	467	221	268	296	329	184	220	242	266	156	184	201	219
44 YEARS. . .	14753	288	353	392	437	215	258	284	313	180	214	234	256	154	180	195	213
45 YEARS. . .	14958	275	334	369	408	208	247	271	297	176	207	225	245	150	175	190	206
46 YEARS. . .	15142	262	314	346	380	200	237	258	282	171	199	216	235	147	170	184	198
47 YEARS. . .	15305	248	295	323	354	193	226	245	266	165	192	207	224	143	165	177	191
48 YEARS. . .	15447	235	277	301	328	185	214	232	250	159	184	197	213	139	159	170	183
49 YEARS. . .	15568	222	258	279	303	176	203	218	235	153	175	188	201	135	153	163	174
50 YEARS. . .	15668	208	240	258	278	168	191	205	220	147	167	178	190	130	146	156	166
51 YEARS. . .	15748	194	222	238	255	159	180	192	204	140	158	168	178	125	140	148	157
52 YEARS. . .	15806	181	205	218	232	149	168	178	189	133	149	157	166	119	132	140	148
53 YEARS. . .	15844	167	187	199	211	140	156	165	174	125	139	147	155	113	125	131	138
54 YEARS. . .	15861	153	170	180	190	130	144	151	159	118	129	136	143	107	117	123	128
55 YEARS. . .	15856	140	154	161	169	120	132	138	144	109	119	125	130	100	109	113	118
56 YEARS. . .	15831	126	137	144	150	110	119	124	130	101	109	113	118	93	100	104	108
57 YEARS. . .	15785	112	121	126	131	99	107	111	115	92	98	102	106	85	91	94	98
58 YEARS. . .	15718	99	106	109	113	88	94	97	100	82	88	90	93	77	82	84	87
59 YEARS. . .	15630	85	90	93	95	77	81	84	86	72	76	78	81	68	72	74	76
60 YEARS. . .	15521	71	75	76	78	65	68	70	72	62	65	66	68	59	61	63	64
61 YEARS. . .	15391	57	59	61	62	53	55	56	57	51	53	54	55	49	50	51	52
62 YEARS. . .	15240	43	44	45	46	41	42	43	43	39	40	41	42	38	39	39	40
63 YEARS. . .	15068	29	30	30	30	28	28	29	29	27	27	28	28	26	27	27	27
64 YEARS. . .	14876	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14

Table 21. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1958, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	2108	454	778	1034	1366	222	350	447	578	148	222	277	348	105	150	182	223
19 YEARS. . .	2843	453	762	1004	1334	227	352	446	571	154	227	281	350	110	155	187	228
20 YEARS. . .	3555	451	746	974	1282	231	353	444	564	159	232	284	352	115	160	192	232
21 YEARS. . .	4243	448	729	944	1232	235	354	442	557	164	235	286	352	120	165	196	236
22 YEARS. . .	4908	445	713	914	1183	236	354	439	548	168	239	288	352	124	169	200	239
23 YEARS. . .	5549	441	695	885	1136	241	354	435	540	172	241	290	352	129	173	203	241
24 YEARS. . .	6166	437	678	856	1089	243	353	430	530	176	243	291	350	132	176	206	244
25 YEARS. . .	6759	432	660	826	1043	245	351	425	520	179	245	291	349	136	179	209	245
26 YEARS. . .	7329	426	642	797	999	246	348	419	510	181	246	291	346	139	182	211	246
27 YEARS. . .	7876	419	623	769	955	247	345	413	499	183	247	290	343	141	184	212	246
28 YEARS. . .	8399	412	604	740	912	247	341	406	487	185	247	288	339	144	185	213	246
29 YEARS. . .	8898	405	585	711	871	246	337	399	475	186	246	286	335	146	187	213	246
30 YEARS. . .	9373	397	566	683	830	245	332	391	463	187	245	283	330	147	187	213	245
31 YEARS. . .	9825	388	547	656	791	244	327	382	450	187	243	280	325	149	188	213	243
32 YEARS. . .	10253	379	528	628	753	242	321	373	437	187	241	277	319	149	188	212	241
33 YEARS. . .	10658	370	508	601	715	239	315	364	424	187	239	273	313	150	187	211	238
34 YEARS. . .	11039	360	489	575	679	237	308	355	410	186	236	268	306	150	186	209	235
35 YEARS. . .	11396	350	470	549	644	233	301	345	397	185	233	263	299	150	185	207	232
36 YEARS. . .	11729	339	451	523	610	230	294	334	383	183	229	258	291	150	183	204	228
37 YEARS. . .	12039	329	431	498	576	225	286	324	369	181	225	252	284	149	181	201	224
38 YEARS. . .	12326	318	412	473	544	221	278	313	355	179	220	246	275	148	179	198	219
39 YEARS. . .	12589	307	394	449	513	216	269	302	340	176	215	239	267	146	176	194	214
40 YEARS. . .	12828	295	375	425	483	211	260	291	326	173	210	232	258	145	173	190	209
41 YEARS. . .	13043	284	356	402	454	205	251	279	312	169	204	225	249	143	169	185	203
42 YEARS. . .	13235	272	338	379	426	199	242	266	297	166	198	218	240	140	166	181	197
43 YEARS. . .	13403	260	320	357	398	193	232	256	283	162	192	210	231	138	161	175	191
44 YEARS. . .	13548	248	302	335	372	186	223	244	269	157	186	202	221	135	157	170	185
45 YEARS. . .	13669	236	285	314	347	180	213	232	254	152	179	194	211	131	152	164	178
46 YEARS. . .	13766	224	267	293	322	172	203	220	240	147	172	186	201	128	147	158	171
47 YEARS. . .	13840	211	250	273	298	165	192	206	226	142	164	177	191	124	142	152	163
48 YEARS. . .	13890	199	234	253	275	157	182	196	212	137	157	168	181	120	136	145	156
49 YEARS. . .	13916	187	217	234	253	150	172	184	198	131	149	159	170	115	130	139	148
50 YEARS. . .	13919	175	201	216	232	142	161	172	184	125	141	150	160	110	124	132	140
51 YEARS. . .	13898	163	185	198	212	133	151	160	171	118	133	141	149	105	118	124	132
52 YEARS. . .	13853	151	170	181	192	125	140	148	157	111	124	131	139	100	111	117	123
53 YEARS. . .	13785	138	155	164	174	116	129	136	144	105	116	122	128	94	104	109	115
54 YEARS. . .	13693	126	140	148	156	108	119	125	131	97	107	112	118	89	97	101	106
55 YEARS. . .	13578	115	126	132	138	99	108	113	118	90	98	102	107	82	89	93	97
56 YEARS. . .	13439	103	112	117	122	90	97	101	105	82	89	93	96	76	82	85	88
57 YEARS. . .	13276	91	98	102	106	80	87	90	93	74	80	83	86	69	74	77	79
58 YEARS. . .	13090	79	85	88	91	71	76	78	81	66	71	73	75	62	66	68	70
59 YEARS. . .	12880	68	72	74	76	62	65	67	69	58	61	63	65	54	57	59	61
60 YEARS. . .	12646	56	59	61	62	52	54	56	57	49	51	53	54	47	49	50	51
61 YEARS. . .	12389	45	47	48	49	42	44	44	45	40	42	42	43	38	40	41	41
62 YEARS. . .	12108	34	35	35	36	32	33	33	34	31	32	32	33	30	31	31	31
63 YEARS. . .	11804	23	23	23	23	22	22	22	22	21	21	22	22	20	21	21	21
64 YEARS. . .	11476	11	11	11	12	11	11	11	11	11	11	11	11	11	11	11	11
5 YEARS OR MORE																	
18 YEARS. . .	796	548	965	1298	1760	256	417	540	707	166	257	325	415	113	168	207	258
19 YEARS. . .	1717	549	947	1262	1695	263	421	540	701	174	264	331	419	121	175	214	265
20 YEARS. . .	2613	548	929	1226	1631	270	424	540	694	181	271	336	422	128	183	221	271
21 YEARS. . .	3483	547	910	1190	1569	276	427	539	686	188	277	341	424	135	189	228	277
22 YEARS. . .	4328	544	891	1155	1509	281	428	536	678	194	282	345	426	141	196	234	282
23 YEARS. . .	5148	541	871	1119	1450	286	429	533	669	200	287	348	427	147	201	239	287
24 YEARS. . .	5943	537	851	1084	1392	290	429	529	659	205	291	351	427	152	207	244	291
25 YEARS. . .	6713	533	830	1049	1336	294	429	525	648	210	294	352	426	157	211	248	294
26 YEARS. . .	7457	527	809	1014	1281	297	427	519	637	215	297	353	425	162	216	252	297
27 YEARS. . .	8176	521	787	979	1227	299	425	513	624	218	299	354	422	166	219	255	299
28 YEARS. . .	8870	513	765	944	1174	300	422	506	612	221	300	353	419	170	222	257	300
29 YEARS. . .	9539	506	743	910	1122	301	418	496	598	224	301	352	415	173	225	259	300
30 YEARS. . .	10182	497	720	876	1072	301	413	490	584	226	301	350	411	176	227	260	300
31 YEARS. . .	10800	488	698	842	1023	300	408	481	570	228	300	348	406	179	228	261	300
32 YEARS. . .	11393	478	675	809	975	299	402	471	555	229	299	345	400	181	230	261	298
33 YEARS. . .	11960	468	652	776	929	298	396	461	540	230	297	341	393	183	230	260	296
34 YEARS. . .	12503	457	629	743	883	295	389	450	524	230	295	336	386	184	230	259	294
35 YEARS. . .	13020	446	606	711	839	292	382	439	508	229	292	332	379	185	230	258	291
36 YEARS. . .	13511	434	583	680	797	289	373	428	492	228	288	326	371	185	229	256	287
37 YEARS. . .	13978	422	560	649	755	285	365	416	476	227	284	320	362	185	227	253	283
38 YEARS. . .	14419	409	536	618	715	281	356	403	459	225	280	314	353	185	225	250	279
39 YEARS. . .	14835	396	514	588	676	276	346	390	442	223	275	307	344	184	223	247	274
40 YEARS. . .	15226	383	491	558	638	270	336	377	425	220	269	299	334	183	220	242	268
41 YEARS. . .	15592	369	468	530	601	264	326	364	408	217	263	291	324	181	217	238	262
42 YEARS. . .	15932	356	446	501	565	258	315	350	390	213	257	283	313	179	213	233	256
43 YEARS. . .	16247	341	423	473	530	251	304	336	373	209	250	274	302	177	209	227	249
44 YEARS. . .	16537	327	401	446	497	244	293	322	355	204	242	265	290	174	204	222	241
45 YEARS. . .	16801	312	379	419	464	236	281	308	338	199	235	255	279	171	199	215	234
46 YEARS. . .	17040	298	358	393	433	228	269	293	320	194	226	246	267	167	193	208	225
47 YEARS. . .	17254	283	336	368	403	219	257	278	303	188	218	235	255	163	187	201	217
48 YEARS. . .	17443	268	315	343	373	210	244	264	285	181	209	225	242	158	181	194	208
49 YEARS. . .	17607	252	294	318	345	201	231	249	268	175	200	214	229	153	174	186	198
50 YEARS. . .	17745	237	274	295	317	191	218	234	250	167	190	203	216	148	167	177	189
51 YEARS. . .	17858	222	253	271	291	181	205	218	233	160	180	191	203	142	159	168	179
52 YEARS. . .	17946	206	234	249	265	170	191	203	216	152	169	179	190	136	151	159	168
53 YEARS. . .	18008	191	214	227	240	160	178	188	199	143	159	167	176	129	142	150	158
54 YEARS. . .	18045	175	195	205	217	149	164	173	182	134	148	155	163	122	133	140	147
55 YEARS. . .	18057	160	176	184	194	137	150	157	165	125	136	142	149	114	124	130	135
56 YEARS. . .	18044	144	157	164	171	125	136	142	148	115	125	130	135	106	114	119	124
57 YEARS. . .	18006	128	139	144	150	113	122	127	131	105	112	117	121	97	104	108	112
58 YEARS. . .	17942	113	121	125	129	101	108	111	115	94	100	103	107	88	93	96	99
59 YEARS. . .	17853	97	103	106	109	88	93	96	98	83	87	90	92	78	82	84	87
60 YEARS. . .	17738	81	85	87	90	75	78	80	82	71	74	76	78	67	70	72	73
61 YEARS. . .	17599	65	68	69	71	61	63	54	66	58	60	62	63	56	58	59	60
62 YEARS. . .	17434	49	51	52	52	47	48	49	49	45	46	47	48	43	45	45	46
63 YEARS. . .	17244	33	34	34	35	32	32	33	33	31	31	32	32	30	31	31	31
64 YEARS. . .	17029	17	17	17	17	16	16	16	17	16	16	16	16	16	16	16	16

Table 22. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1956, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	1928	175	291	382	507	90	137	173	220	63	90	111	137	46	63	75	91
19 YEARS. . .	2137	174	284	370	486	91	137	171	216	64	91	111	136	47	65	76	91
20 YEARS. . .	2338	172	277	358	466	92	137	169	212	65	92	111	136	49	66	77	92
21 YEARS. . .	2532	170	270	346	447	93	136	167	209	66	93	111	135	50	67	78	93
22 YEARS. . .	2718	168	263	334	428	93	135	165	205	67	93	111	134	51	68	79	93
23 YEARS. . .	2897	165	256	322	410	93	134	163	200	68	93	111	133	52	68	80	93
24 YEARS. . .	3069	163	248	311	392	94	133	161	196	69	94	111	132	53	69	80	94
25 YEARS. . .	3233	160	241	299	375	94	131	158	192	69	93	110	131	54	70	80	93
26 YEARS. . .	3389	157	233	288	358	93	130	155	187	70	93	109	129	54	70	80	93
27 YEARS. . .	3538	154	226	277	342	93	128	152	182	70	93	108	127	55	70	80	93
28 YEARS. . .	3680	151	218	266	326	92	126	149	177	70	92	107	125	55	70	80	92
29 YEARS. . .	3814	148	211	255	310	92	124	146	172	70	91	106	123	55	70	80	91
30 YEARS. . .	3941	144	203	244	295	91	121	142	167	70	91	104	121	56	70	79	90
31 YEARS. . .	4060	141	196	234	281	90	119	138	162	70	90	103	118	56	70	79	89
32 YEARS. . .	4171	137	189	224	267	89	116	135	157	69	88	101	116	56	69	78	88
33 YEARS. . .	4276	133	181	213	253	87	114	131	152	69	87	99	113	56	69	77	87
34 YEARS. . .	4372	129	174	204	240	86	111	127	146	68	86	97	110	55	68	76	85
35 YEARS. . .	4462	125	167	194	227	84	108	123	141	67	84	95	107	55	67	75	84
36 YEARS. . .	4543	121	159	184	214	83	105	119	136	66	82	92	104	54	66	74	82
37 YEARS. . .	4618	117	152	175	202	81	102	115	130	65	80	90	101	54	65	72	80
38 YEARS. . .	4684	112	145	166	190	79	98	111	125	64	79	87	98	53	64	71	78
39 YEARS. . .	4744	108	138	157	179	77	95	107	120	63	76	85	94	53	63	69	76
40 YEARS. . .	4796	104	131	148	168	75	92	102	114	61	74	82	91	52	61	67	74
41 YEARS. . .	4840	99	124	140	158	72	88	98	109	60	72	79	88	51	60	66	72
42 YEARS. . .	4877	95	118	132	148	70	85	94	104	58	70	76	84	50	58	64	69
43 YEARS. . .	4906	91	111	124	136	68	81	89	99	57	67	74	81	49	57	62	67
44 YEARS. . .	4928	86	105	116	129	65	78	85	93	55	65	71	77	47	55	59	65
45 YEARS. . .	4943	82	98	108	120	63	74	81	88	53	62	67	73	46	53	57	62
46 YEARS. . .	4950	77	92	101	111	60	70	76	83	51	60	64	70	45	51	55	59
47 YEARS. . .	4950	73	86	94	102	57	67	72	78	49	57	61	66	43	49	53	57
48 YEARS. . .	4942	69	80	87	94	54	63	68	73	47	56	58	62	41	47	50	54
49 YEARS. . .	4926	64	74	80	87	52	59	63	68	45	51	55	59	40	45	48	51
50 YEARS. . .	4903	60	69	74	79	49	55	59	63	43	48	51	55	38	43	45	48
51 YEARS. . .	4873	56	63	66	72	46	51	55	58	40	45	48	51	36	40	43	45
52 YEARS. . .	4835	51	58	61	65	43	48	51	54	38	42	45	47	34	38	40	42
53 YEARS. . .	4790	47	53	56	59	40	44	46	49	36	39	41	44	32	35	37	39
54 YEARS. . .	4737	43	48	50	53	37	40	42	44	33	36	38	40	30	33	34	36
55 YEARS. . .	4677	39	43	45	47	33	37	38	40	30	33	35	36	28	30	32	33
56 YEARS. . .	4609	35	38	39	41	30	33	34	36	28	30	31	33	26	28	29	30
57 YEARS. . .	4534	31	33	34	36	27	29	30	31	25	27	28	29	23	25	26	27
58 YEARS. . .	4451	27	29	29	30	24	25	26	27	22	24	24	25	21	22	23	24
59 YEARS. . .	4361	23	24	25	25	21	22	22	23	19	20	21	22	18	19	20	20
60 YEARS. . .	4264	19	20	20	21	17	18	19	19	16	17	18	18	16	16	17	17
61 YEARS. . .	4158	15	16	16	16	14	15	15	15	13	14	14	14	13	13	14	14
62 YEARS. . .	4046	11	12	12	12	11	11	11	11	10	11	11	11	10	10	10	10
63 YEARS. . .	3926	7	8	8	8	7	7	7	7	7	7	7	7	7	7	7	7
64 YEARS. . .	3798	4	4	4	4	4	4	4	4	4	4	4	4	3	4	4	4
8 YEARS																	
18 YEARS. . .	2638	239	397	520	689	123	187	235	299	86	123	151	186	63	86	103	124
19 YEARS. . .	2925	237	387	503	661	125	187	233	294	88	125	151	186	65	88	104	125
20 YEARS. . .	3201	234	377	487	634	126	186	231	289	89	126	152	185	67	90	106	126
21 YEARS. . .	3467	232	368	470	608	126	185	228	284	91	127	152	184	68	91	107	127
22 YEARS. . .	3722	229	358	454	582	127	184	225	278	92	127	152	183	70	92	108	127
23 YEARS. . .	[illegible]	225	348	438	558	127	183	222	273	93	128	151	182	71	93	109	128
24 YEARS. . .	[illegible]	222	338	423	534	128	181	219	267	94	128	151	180	72	94	109	128
25 YEARS. . .	[illegible]	218	328	407	510	128	179	215	261	95	128	150	178	73	95	110	127
26 YEARS. . .	[illegible]	214	318	392	487	127	177	211	254	95	127	149	176	74	96	110	127
27 YEARS. . .	4845	210	307	377	465	127	174	207	248	95	127	147	173	75	96	110	126
28 YEARS. . .	5038	206	297	362	443	126	172	203	241	96	126	146	170	75	96	109	126
29 YEARS. . .	5221	201	287	347	422	125	169	198	235	96	125	144	167	76	96	109	125
30 YEARS. . .	5394	196	277	332	401	124	165	193	228	95	123	142	164	76	96	108	123
31 YEARS. . .	5556	191	267	318	382	122	162	188	221	95	122	140	161	76	95	107	122
32 YEARS. . .	5708	186	256	304	362	121	158	183	214	94	120	137	157	76	94	106	120
33 YEARS. . .	5850	181	246	290	343	119	155	178	206	94	119	135	154	76	94	105	118
34 YEARS. . .	5981	175	236	277	325	117	151	173	199	93	117	132	150	75	93	104	116
35 YEARS. . .	6102	170	226	263	308	115	147	167	192	92	114	129	146	75	92	102	114
36 YEARS. . .	6212	164	216	250	291	112	143	162	185	90	112	126	142	74	90	100	112
37 YEARS. . .	6312	159	207	238	274	110	138	156	177	89	109	122	137	73	89	98	109
38 YEARS. . .	6402	153	197	225	259	107	134	151	170	87	107	119	133	73	87	96	106
39 YEARS. . .	6482	147	188	213	243	104	129	145	163	86	104	115	128	72	85	94	104
40 YEARS. . .	6551	141	178	201	228	101	125	139	155	84	101	112	124	70	84	92	101
41 YEARS. . .	6609	135	169	190	214	98	120	133	148	82	98	108	119	69	82	89	98
42 YEARS. . .	6658	129	160	179	200	95	115	127	141	80	95	104	114	68	79	86	94
43 YEARS. . .	6696	123	151	168	187	92	110	121	134	77	91	100	109	66	77	84	91
44 YEARS. . .	6723	117	142	157	174	88	105	115	127	75	88	96	104	64	75	81	88
45 YEARS. . .	6741	111	134	147	162	85	100	109	120	72	84	92	100	62	72	78	84
46 YEARS. . .	6748	105	125	137	150	81	95	103	113	70	81	87	94	60	70	75	80
47 YEARS. . .	6744	99	117	127	139	78	90	97	106	67	77	83	89	58	67	71	77
48 YEARS. . .	6730	93	109	118	128	74	85	92	99	64	73	79	84	56	64	68	73
49 YEARS. . .	6706	87	101	109	117	70	80	86	92	61	69	74	79	54	61	65	69
50 YEARS. . .	6672	81	93	100	107	66	75	80	85	58	65	70	74	52	58	61	65
51 YEARS. . .	6627	75	86	91	96	62	70	74	79	55	61	65	69	49	55	58	61
52 YEARS. . .	6572	69	78	83	88	58	65	68	72	52	57	61	64	46	51	54	57
53 YEARS. . .	6506	64	71	75	80	54	60	63	66	48	53	56	59	44	48	50	53
54 YEARS. . .	6430	58	64	68	71	49	54	57	60	45	49	51	54	41	45	47	49
55 YEARS. . .	6344	52	57	60	63	45	49	52	54	41	45	47	49	38	41	43	45
56 YEARS. . .	6247	47	51	53	55	41	44	46	48	38	41	42	44	35	37	39	40
57 YEARS. . .	6140	41	45	46	48	37	39	41	42	34	36	38	39	31	34	35	36
58 YEARS. . .	6023	36	38	40	41	32	34	35	37	30	32	33	34	28	30	31	32
59 YEARS. . .	5895	31	32	33	34	28	29	30	31	26	28	28	29	25	26	27	27
60 YEARS. . .	5757	25	27	27	28	23	24	25	26	22	23	24	24	21	22	22	23
61 YEARS. . .	5609	20	21	21	22	19	20	20	20	18	19	19	19	17	18	18	19
62 YEARS. . .	5450	15	16	16	16	14	15	15	15	14	14	14	15	13	14	14	14
63 YEARS. . .	5281	10	10	10	10	10	10	10	10	9	10	10	10	9	9	9	9
64 YEARS. . .	5101	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5

Table 22. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1956, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	2653	269	445	581	771	139	211	265	336	96	139	170	210	71	97	116	139
19 YEARS. . .	3024	267	435	564	740	141	211	263	331	99	141	171	210	73	99	118	141
20 YEARS. . .	3390	264	424	546	710	142	210	260	326	101	142	172	209	75	101	120	142
21 YEARS. . .	3723	261	413	528	681	143	210	258	320	103	143	172	208	77	103	121	143
22 YEARS. . .	4051	258	403	510	652	144	208	255	314	104	144	172	207	79	105	122	144
23 YEARS. . .	4366	255	392	492	625	145	207	251	308	106	145	172	206	81	106	123	145
24 YEARS. . .	4666	251	380	475	599	145	205	247	301	107	145	171	204	82	107	124	145
25 YEARS. . .	4953	247	369	457	572	145	203	243	294	108	145	170	202	84	108	125	145
26 YEARS. . .	5226	243	358	441	546	145	200	239	287	109	145	169	199	85	109	125	145
27 YEARS. . .	5494	238	346	423	521	144	198	234	280	109	144	168	196	85	109	125	144
28 YEARS. . .	5729	233	335	406	496	143	195	229	273	109	143	166	193	86	109	125	143
29 YEARS. . .	5940	228	323	389	473	142	191	224	265	109	142	164	190	87	109	124	142
30 YEARS. . .	6177	222	312	373	450	141	188	219	257	109	141	161	186	87	109	123	140
31 YEARS. . .	6379	216	300	357	427	139	184	213	249	108	139	159	182	87	109	122	139
32 YEARS. . .	6568	210	288	341	405	137	180	207	241	108	137	156	178	87	108	121	137
33 YEARS. . .	6743	204	277	325	384	135	175	201	233	107	135	153	174	87	107	120	135
34 YEARS. . .	6904	198	266	310	364	133	171	195	224	106	132	149	170	86	106	118	132
35 YEARS. . .	7051	192	254	295	344	130	166	189	216	104	130	146	165	86	104	116	129
36 YEARS. . .	7184	185	243	280	325	127	161	182	208	103	127	142	160	85	103	114	127
37 YEARS. . .	7303	179	232	265	306	124	156	176	199	101	124	138	155	84	101	111	124
38 YEARS. . .	7408	172	221	252	288	121	151	169	191	99	121	134	150	83	99	109	120
39 YEARS. . .	7499	165	210	238	271	118	146	163	182	97	118	130	144	81	97	106	117
40 YEARS. . .	7576	158	199	225	254	114	140	156	174	95	114	126	139	80	95	103	114
41 YEARS. . .	7639	151	189	211	238	111	135	149	166	92	110	121	134	78	92	100	110
42 YEARS. . .	7688	144	178	199	222	107	129	142	157	90	107	117	128	76	90	97	106
43 YEARS. . .	7724	137	168	186	207	103	123	135	149	87	103	112	122	74	87	94	102
44 YEARS. . .	7745	130	158	174	193	99	118	128	141	84	99	107	117	72	84	91	98
45 YEARS. . .	7752	123	148	163	179	95	112	122	133	81	94	102	111	70	81	87	94
46 YEARS. . .	7745	116	138	151	166	91	106	115	125	78	90	97	105	68	78	83	90
47 YEARS. . .	7725	110	129	140	153	86	100	108	117	75	86	92	99	65	74	80	85
48 YEARS. . .	7690	103	120	130	140	82	94	101	109	71	81	87	93	63	71	76	81
49 YEARS. . .	7641	96	111	119	129	77	88	94	101	68	77	82	87	60	67	72	76
50 YEARS. . .	7579	89	102	109	117	73	82	88	94	64	72	77	82	57	64	68	72
51 YEARS. . .	7502	82	93	100	106	68	76	81	86	60	67	71	76	54	60	63	67
52 YEARS. . .	7412	76	85	90	95	63	71	75	79	57	63	66	70	51	56	59	62
53 YEARS. . .	7307	69	77	82	86	58	65	68	72	53	58	61	64	48	52	55	58
54 YEARS. . .	7189	63	69	73	77	54	59	62	65	49	53	56	58	44	48	51	53
55 YEARS. . .	7058	57	62	65	68	49	53	56	58	45	49	51	53	41	44	46	48
56 YEARS. . .	6910	50	55	57	59	44	48	50	52	40	44	45	47	37	40	42	43
57 YEARS. . .	6749	44	48	49	51	39	42	44	45	36	39	40	42	34	36	37	39
58 YEARS. . .	6575	38	41	42	44	34	37	38	39	32	34	35	36	30	32	33	34
59 YEARS. . .	6387	32	34	35	36	29	31	32	33	28	29	30	31	26	28	28	29
60 YEARS. . .	6184	27	28	29	29	25	26	26	27	23	24	25	26	22	23	24	24
61 YEARS. . .	5968	21	22	22	23	20	21	21	21	19	20	20	20	18	19	19	19
62 YEARS. . .	5738	16	16	16	17	15	15	16	16	14	15	15	15	14	14	14	15
63 YEARS. . .	5494	10	11	11	11	10	10	10	10	10	10	10	10	9	10	10	10
64 YEARS. . .	5235	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
4 YEARS																	
18 YEARS. . .	3260	324	544	717	954	164	253	319	408	113	165	202	251	82	114	136	165
19 YEARS. . .	3644	321	531	694	916	166	252	316	401	116	167	203	251	85	117	139	167
20 YEARS. . .	4015	318	518	671	879	168	252	314	395	118	168	204	250	88	119	141	168
21 YEARS. . .	4379	315	505	649	843	169	251	310	388	120	170	205	249	90	121	143	170
22 YEARS. . .	4719	311	492	628	808	171	250	307	381	122	171	205	248	92	123	144	171
23 YEARS. . .	5052	307	479	606	774	171	248	303	373	124	171	205	246	94	125	146	171
24 YEARS. . .	5372	303	465	585	741	172	246	298	366	126	172	204	244	96	126	147	172
25 YEARS. . .	5680	298	452	564	709	172	243	294	358	127	172	203	242	97	127	147	172
26 YEARS. . .	5975	293	438	543	678	172	241	289	349	128	172	202	239	99	128	148	172
27 YEARS. . .	6257	288	425	522	647	171	238	283	341	128	171	200	236	100	129	148	171
28 YEARS. . .	6526	282	411	502	617	171	234	278	332	129	170	198	233	101	129	148	170
29 YEARS. . .	6783	276	397	482	588	170	231	272	323	129	169	196	229	102	129	147	169
30 YEARS. . .	7027	270	383	462	560	168	227	266	314	129	168	194	225	102	129	147	168
31 YEARS. . .	7258	263	370	443	533	167	222	260	305	129	166	191	221	103	129	146	166
32 YEARS. . .	7477	257	356	423	507	165	218	253	296	128	164	188	216	103	128	145	164
33 YEARS. . .	7682	250	343	405	481	163	213	246	286	127	162	185	212	103	127	143	162
34 YEARS. . .	7876	243	329	386	456	160	208	239	276	126	160	181	207	102	126	142	159
35 YEARS. . .	8056	236	316	368	432	158	203	232	267	125	157	177	201	102	125	140	157
36 YEARS. . .	8224	228	302	351	409	155	197	225	257	124	154	173	196	101	124	138	154
37 YEARS. . .	8379	221	289	333	386	152	192	217	247	122	151	169	190	101	122	135	151
38 YEARS. . .	8521	213	276	316	364	148	186	210	238	120	148	165	185	100	120	133	147
39 YEARS. . .	8651	205	263	300	343	145	180	202	228	118	144	160	179	98	118	130	144
40 YEARS. . .	8768	197	251	284	323	141	174	194	218	116	140	155	173	97	116	127	140
41 YEARS. . .	8872	189	238	268	303	137	168	187	208	113	137	151	167	95	113	124	136
42 YEARS. . .	8963	181	226	253	284	133	161	179	198	111	132	145	160	94	111	121	132
43 YEARS. . .	9042	173	213	238	266	129	155	171	189	108	128	140	154	92	108	117	128
44 YEARS. . .	9108	165	201	223	248	124	148	163	179	105	124	135	147	90	105	113	123
45 YEARS. . .	9162	157	190	209	231	120	142	155	169	102	119	129	141	87	101	109	118
46 YEARS. . .	9202	149	178	195	214	115	135	147	160	98	114	124	134	85	98	105	114
47 YEARS. . .	9230	141	167	182	199	110	128	139	150	95	109	118	127	82	94	101	109
48 YEARS. . .	9245	133	156	169	183	105	121	131	141	91	104	112	120	80	90	97	104
49 YEARS. . .	9248	124	145	156	169	100	114	123	132	87	99	106	113	77	87	92	98
50 YEARS. . .	9238	116	134	144	155	94	107	115	123	83	94	100	106	73	82	88	93
51 YEARS. . .	9215	108	123	132	141	89	100	107	114	79	88	94	99	70	78	83	88
52 YEARS. . .	9179	100	113	120	126	83	93	99	105	74	83	87	92	67	74	78	82
53 YEARS. . .	9131	92	103	109	116	77	86	91	96	70	77	81	85	63	69	73	76
54 YEARS. . .	9070	84	93	99	104	72	79	83	87	65	71	75	78	59	65	68	71
55 YEARS. . .	8997	76	84	88	92	66	72	75	79	60	65	68	71	55	60	62	65
56 YEARS. . .	8910	69	75	78	81	60	65	68	70	55	59	62	64	51	55	57	59
57 YEARS. . .	8811	61	66	68	71	54	58	60	62	50	53	55	57	46	49	51	53
58 YEARS. . .	8699	53	57	59	61	48	51	52	54	44	47	49	50	41	44	45	47
59 YEARS. . .	8575	46	48	50	51	41	44	45	46	39	41	42	43	37	39	40	41
60 YEARS. . .	8438	38	40	41	42	35	36	37	38	33	35	35	36	31	33	33	34
61 YEARS. . .	8288	30	32	32	33	28	29	30	30	27	28	29	29	26	27	27	28
62 YEARS. . .	8125	23	23	24	24	21	22	22	23	21	21	22	22	20	21	21	21
63 YEARS. . .	7950	15	16	16	16	15	15	15	15	14	14	15	15	14	14	14	14
64 YEARS. . .	7762	8	8	8	8	7	7	8	8	7	7	7	7	7	7	7	7

Table 22. EXPECTED LIFETIME INCOME FOR ALL MALES 18 TO 64 YEARS OLD WITH INCOME IN 1956, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Con.

(Based on grouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	1285	363	617	817	1091	179	281	358	461	120	179	222	279	84	121	146	179
19 YEARS. . .	1958	362	605	793	1049	183	283	357	456	125	183	226	281	89	126	151	184
20 YEARS. . .	2608	361	593	770	1009	187	284	356	450	129	187	229	283	94	130	155	187
21 YEARS. . .	3234	359	580	747	970	190	285	354	444	133	191	231	283	98	134	159	191
22 YEARS. . .	3837	357	566	723	932	193	285	352	438	137	193	233	284	102	138	163	194
23 YEARS. . .	4416	354	553	700	894	196	285	349	431	140	196	234	283	105	141	165	196
24 YEARS. . .	4972	350	539	677	857	198	284	345	424	143	198	235	282	108	144	168	198
25 YEARS. . .	5504	346	524	654	821	199	282	341	415	146	199	235	281	111	146	170	199
26 YEARS. . .	6012	341	510	631	786	200	280	336	407	148	200	235	279	114	148	171	200
27 YEARS. . .	6447	336	495	606	751	200	279	331	398	150	200	234	276	116	150	173	200
28 YEARS. . .	6959	330	480	585	718	200	275	325	389	151	200	233	273	118	151	173	200
29 YEARS. . .	7397	324	464	562	685	200	271	319	379	152	199	231	269	119	152	173	199
30 YEARS. . .	7811	317	449	539	652	199	267	313	369	152	198	229	265	121	153	173	198
31 YEARS. . .	8202	310	433	517	621	197	262	306	358	152	197	226	261	122	153	173	196
32 YEARS. . .	8569	303	418	495	590	195	257	298	348	152	195	223	256	122	152	172	194
33 YEARS. . .	8913	295	402	473	561	193	252	290	337	152	193	219	250	122	152	170	192
34 YEARS. . .	9233	287	386	452	532	190	246	282	325	151	190	215	245	122	151	169	189
35 YEARS. . .	9530	278	370	431	503	187	240	274	314	149	187	211	238	122	149	167	186
36 YEARS. . .	9803	269	355	410	476	184	234	265	303	148	183	206	232	121	148	164	183
37 YEARS. . .	10053	260	339	390	450	180	227	256	291	146	180	201	225	121	146	161	179
38 YEARS. . .	10279	251	324	370	424	176	220	247	279	144	176	196	218	119	143	158	175
39 YEARS. . .	10482	242	308	350	399	172	213	238	267	141	171	190	211	118	141	155	171
40 YEARS. . .	10661	232	293	331	375	167	205	229	256	138	167	184	204	116	138	151	166
41 YEARS. . .	10816	222	278	312	351	162	198	219	244	135	162	178	196	114	135	147	161
42 YEARS. . .	10948	213	263	294	329	157	190	210	232	131	157	171	188	112	131	143	156
43 YEARS. . .	11057	203	248	276	307	152	182	200	220	128	151	165	180	109	128	138	150
44 YEARS. . .	11141	193	234	258	286	146	174	190	208	124	145	158	172	106	124	134	145
45 YEARS. . .	11203	183	220	241	266	140	165	180	197	120	140	151	164	103	119	129	139
46 YEARS. . .	11241	173	206	225	246	134	157	170	185	115	133	144	156	100	115	123	133
47 YEARS. . .	11255	163	192	209	227	128	148	160	174	111	127	137	147	97	110	118	127
48 YEARS. . .	11246	153	178	193	209	121	140	151	162	106	121	129	139	93	105	112	120
49 YEARS. . .	11213	143	165	178	192	115	131	141	151	101	114	122	130	89	100	107	114
50 YEARS. . .	11157	133	152	163	175	108	123	131	140	95	108	114	122	85	95	101	107
51 YEARS. . .	11077	123	140	149	159	101	114	121	129	90	101	107	113	81	90	95	100
52 YEARS. . .	10974	113	128	135	144	94	106	112	118	84	94	99	105	76	84	89	93
53 YEARS. . .	10847	104	116	122	129	87	97	102	108	79	87	91	96	71	78	82	86
54 YEARS. . .	10696	94	104	110	115	80	88	93	97	73	80	84	88	66	73	76	79
55 YEARS. . .	10522	85	93	97	102	73	80	84	87	67	73	76	79	61	67	69	72
56 YEARS. . .	10325	76	82	86	89	66	72	74	78	61	66	68	71	56	60	63	65
57 YEARS. . .	10104	67	72	74	77	59	63	66	68	55	58	61	63	51	54	56	58
58 YEARS. . .	9859	58	61	64	66	52	55	57	59	48	51	53	55	45	48	49	51
59 YEARS. . .	9591	49	52	53	55	44	47	48	50	42	44	45	46	39	41	43	44
60 YEARS. . .	9299	40	42	43	44	37	39	40	41	35	37	38	38	33	35	36	36
61 YEARS. . .	8984	32	33	34	34	30	31	31	32	28	30	30	31	27	28	29	29
62 YEARS. . .	8646	24	24	25	25	22	23	23	24	22	22	23	23	21	21	22	22
63 YEARS. . .	8283	16	16	16	16	15	15	15	16	15	15	15	15	14	14	15	15
64 YEARS. . .	7898	8	8	8	8	8	8	8	8	7	7	8	8	7	7	7	7
4 YEARS OR MORE																	
18 YEARS. . .	1061	488	841	1119	1503	235	375	481	623	155	235	295	373	108	157	191	236
19 YEARS. . .	1967	488	825	1088	1447	241	378	480	617	162	242	300	376	115	163	198	242
20 YEARS. . .	2843	487	808	1057	1393	247	380	480	610	169	248	304	378	121	170	204	248
21 YEARS. . .	3689	485	791	1025	1339	252	382	478	603	175	253	308	380	127	176	210	253
22 YEARS. . .	4506	482	774	994	1287	257	383	475	595	180	257	311	381	132	181	215	257
23 YEARS. . .	5293	479	756	963	1236	260	383	472	586	185	261	314	381	137	186	219	261
24 YEARS. . .	6050	475	738	932	1186	263	383	468	577	189	264	315	381	142	190	223	264
25 YEARS. . .	6778	472	719	901	1137	266	381	463	567	193	266	316	379	146	194	226	266
26 YEARS. . .	7477	464	700	870	1089	268	379	457	556	197	268	316	377	150	197	229	268
27 YEARS. . .	8146	457	680	839	1042	269	376	451	544	199	269	316	374	153	200	231	269
28 YEARS. . .	8785	450	660	808	996	269	373	444	532	201	269	314	370	156	202	232	269
29 YEARS. . .	9395	442	639	777	951	269	368	436	519	203	269	313	366	159	204	233	269
30 YEARS. . .	9975	434	619	747	907	268	363	427	506	204	268	310	361	161	205	233	268
31 YEARS. . .	10526	425	598	717	864	267	358	418	493	205	267	307	355	163	206	233	266
32 YEARS. . .	11047	415	577	687	822	265	352	409	479	205	265	303	349	164	206	232	264
33 YEARS. . .	11539	405	556	658	782	263	345	399	464	205	262	299	343	165	205	231	261
34 YEARS. . .	12001	394	535	629	742	260	338	389	450	204	259	294	336	165	204	229	258
35 YEARS. . .	12433	384	514	600	704	256	330	378	435	203	255	289	328	165	203	227	255
36 YEARS. . .	12836	372	493	572	666	252	322	367	419	201	251	283	320	165	201	224	251
37 YEARS. . .	13209	360	472	544	630	248	314	355	404	199	247	277	311	164	199	221	246
38 YEARS. . .	13553	348	452	517	595	243	305	343	389	197	242	270	302	163	197	217	241
39 YEARS. . .	13868	336	431	491	561	237	295	331	373	194	236	263	293	161	194	213	236
40 YEARS. . .	14152	324	410	465	528	231	286	319	357	190	231	255	283	159	190	209	230
41 YEARS. . .	14407	311	390	439	496	225	276	306	341	186	224	247	273	157	186	204	223
42 YEARS. . .	14633	298	370	414	465	219	265	293	325	182	218	239	263	154	182	198	217
43 YEARS. . .	14829	285	350	390	435	212	255	280	310	178	211	230	253	151	177	193	210
44 YEARS. . .	14996	271	330	366	406	204	244	267	294	173	203	222	242	148	172	187	202
45 YEARS. . .	15132	258	311	342	378	197	233	254	278	167	196	212	231	144	167	180	195
46 YEARS. . .	15240	244	292	320	351	189	222	241	262	162	188	203	220	140	161	173	187
47 YEARS. . .	15318	231	273	298	325	181	210	228	247	156	180	193	209	136	155	166	179
48 YEARS. . .	15366	217	255	276	300	172	199	214	231	149	171	184	197	131	149	159	170
49 YEARS. . .	15385	204	236	255	276	163	187	201	216	143	162	174	186	126	142	151	161
50 YEARS. . .	15374	190	219	235	252	154	176	188	200	136	153	163	174	121	135	144	153
51 YEARS. . .	15333	177	201	215	230	145	164	174	185	129	144	153	162	115	128	136	143
52 YEARS. . .	15264	163	184	196	208	136	152	161	171	121	135	143	151	109	121	127	134
53 YEARS. . .	15164	150	168	177	188	126	140	148	156	114	125	132	139	103	113	119	125
54 YEARS. . .	15035	137	152	160	168	117	128	135	142	106	116	121	127	96	105	110	115
55 YEARS. . .	14876	124	136	142	149	107	117	122	128	97	106	111	116	89	97	101	105
56 YEARS. . .	14688	111	121	126	131	97	105	109	114	89	96	100	104	82	88	92	95
57 YEARS. . .	14471	98	106	110	114	87	93	97	100	80	86	89	92	74	80	82	85
58 YEARS. . .	14223	85	91	94	97	76	81	84	87	71	76	78	81	67	71	73	75
59 YEARS. . .	13946	73	77	79	81	66	70	72	74	62	65	67	69	58	62	63	65
60 YEARS. . .	13640	60	63	65	66	55	58	59	61	53	55	56	58	50	52	53	55
61 YEARS. . .	13304	48	50	51	52	45	47	47	48	43	44	45	46	41	42	43	44
62 YEARS. . .	12934	36	37	38	38	34	35	35	36	33	34	34	35	32	32	33	33
63 YEARS. . .	12544	24	24	25	25	23	23	24	24	22	23	23	23	22	22	22	22
64 YEARS. . .	12119	12	12	12	12	12	12	12	12	11	11	12	12	11	11	11	11

Table 23. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1972, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	4452	314	517	676	894	164	247	309	391	116	165	200	246	86	116	138	165
19 YEARS. . .	4730	310	503	653	857	165	246	305	384	117	165	200	244	88	118	139	165
20 YEARS. . .	4998	306	490	631	821	166	244	301	376	119	166	199	242	90	119	140	166
21 YEARS. . .	5256	301	476	609	786	166	242	297	369	120	166	199	240	91	121	141	166
22 YEARS. . .	5504	297	463	587	753	166	240	292	361	121	166	198	238	92	122	141	166
23 YEARS. . .	5742	292	449	566	720	166	237	288	353	122	166	197	236	93	122	142	166
24 YEARS. . .	5970	287	436	545	688	166	234	283	344	122	166	195	233	95	123	142	166
25 YEARS. . .	6188	281	422	525	657	165	231	277	336	123	165	194	230	95	123	142	165
26 YEARS. . .	6396	276	409	504	627	164	228	272	327	123	164	192	226	96	124	142	164
27 YEARS. . .	6594	270	395	484	598	163	224	266	319	123	163	190	223	97	123	141	163
28 YEARS. . .	6783	264	382	465	570	162	220	260	310	123	161	187	219	97	123	140	161
29 YEARS. . .	6961	258	368	445	542	160	216	254	301	123	160	184	215	97	123	140	160
30 YEARS. . .	7130	251	355	426	516	158	212	248	292	122	158	182	210	97	122	138	158
31 YEARS. . .	7288	245	342	408	490	156	207	241	282	121	156	178	206	97	121	137	156
32 YEARS. . .	7437	238	328	390	465	154	202	234	273	120	154	175	201	97	120	135	153
33 YEARS. . .	7576	231	315	372	441	151	198	228	264	119	151	172	196	96	119	134	151
34 YEARS. . .	7704	224	302	354	416	149	192	221	255	118	148	168	191	96	118	132	148
35 YEARS. . .	7823	217	290	337	395	146	187	214	245	116	146	164	186	95	116	130	145
36 YEARS. . .	7932	210	277	321	373	143	182	207	236	115	142	160	181	94	115	127	142
37 YEARS. . .	8031	202	265	305	352	140	176	199	227	113	139	156	175	93	113	125	139
38 YEARS. . .	8120	195	252	289	332	136	171	192	217	111	136	151	169	92	111	122	135
39 YEARS. . .	8200	188	240	273	312	133	165	185	208	109	132	147	164	91	109	119	132
40 YEARS. . .	8269	180	228	258	293	129	159	177	199	106	129	142	158	89	106	116	128
41 YEARS. . .	8328	173	217	244	275	125	153	170	190	104	125	137	152	88	104	113	124
42 YEARS. . .	8378	165	205	230	258	121	147	163	180	101	121	133	146	86	101	110	120
43 YEARS. . .	8417	158	194	216	241	117	141	155	171	98	117	128	140	84	98	107	116
44 YEARS. . .	8447	150	183	202	225	113	135	148	162	95	112	122	134	82	95	103	112
45 YEARS. . .	8466	142	172	189	209	109	129	140	154	92	108	117	128	80	92	99	107
46 YEARS. . .	8476	135	161	177	194	104	122	133	145	89	104	112	121	77	89	96	103
47 YEARS. . .	8476	127	151	164	179	99	116	125	136	86	99	107	115	75	85	92	98
48 YEARS. . .	8466	120	140	152	166	95	110	118	127	82	94	101	109	72	82	88	94
49 YEARS. . .	8446	112	130	141	152	90	103	111	119	79	89	96	102	69	78	83	89
50 YEARS. . .	8416	105	121	131	139	85	97	103	111	75	84	90	96	66	74	79	84
51 YEARS. . .	8376	98	111	119	127	80	90	96	102	71	80	84	90	63	71	75	79
52 YEARS. . .	8326	90	102	108	115	75	84	89	94	67	74	79	83	60	66	70	74
53 YEARS. . .	8266	83	93	98	104	70	78	82	86	63	69	73	77	57	62	65	69
54 YEARS. . .	8197	76	84	89	93	64	71	75	79	58	64	67	70	53	58	61	64
55 YEARS. . .	8117	69	75	79	83	59	65	68	71	54	59	61	64	49	54	56	58
56 YEARS. . .	8028	62	67	70	73	54	58	61	63	49	53	56	58	45	49	51	53
57 YEARS. . .	7928	55	59	61	64	48	52	54	56	45	48	50	51	41	44	46	48
58 YEARS. . .	7819	48	51	53	54	43	46	47	49	40	42	44	45	37	40	41	42
59 YEARS. . .	7700	41	43	44	46	37	39	40	41	35	37	38	39	33	35	35	36
60 YEARS. . .	7570	34	36	37	37	31	33	33	34	30	31	32	32	28	29	30	31
61 YEARS. . .	7431	27	28	29	29	25	26	27	27	24	25	26	26	23	24	24	25
62 YEARS. . .	7282	20	21	21	22	19	20	20	20	19	19	19	20	18	18	19	19
63 YEARS. . .	7123	14	14	14	14	13	13	13	14	13	13	13	13	12	13	13	13
64 YEARS. . .	6954	7	7	7	7	7	7	7	7	7	7	7	7	6	6	6	7
8 YEARS																	
18 YEARS. . .	3853	353	590	776	1032	180	276	348	443	125	181	221	274	91	126	150	181
19 YEARS. . .	4257	350	576	751	990	182	275	345	436	128	183	222	274	94	128	152	183
20 YEARS. . .	4642	346	561	726	950	184	274	341	429	130	184	223	273	97	131	154	184
21 YEARS. . .	5013	342	547	702	911	185	273	337	421	132	185	223	272	99	133	156	186
22 YEARS. . .	5370	338	532	678	873	186	271	333	413	134	186	223	270	101	135	158	186
23 YEARS. . .	5714	333	518	655	836	187	269	329	405	136	187	223	268	103	136	159	187
24 YEARS. . .	6045	328	503	632	800	187	267	324	396	137	187	222	265	105	138	160	187
25 YEARS. . .	6363	323	488	609	765	187	264	318	387	138	187	221	263	107	139	160	187
26 YEARS. . .	6666	317	473	586	731	187	261	313	378	139	187	219	259	108	140	161	187
27 YEARS. . .	6957	311	459	563	698	186	258	307	369	140	186	217	256	109	140	161	186
28 YEARS. . .	7234	305	444	541	665	185	254	301	359	140	185	215	252	110	140	160	185
29 YEARS. . .	7498	298	429	519	634	184	250	294	349	140	184	213	248	111	140	160	183
30 YEARS. . .	7748	292	414	498	603	182	245	287	339	140	182	210	243	111	140	159	182
31 YEARS. . .	7985	284	399	477	574	180	240	280	329	139	180	207	239	111	140	158	180
32 YEARS. . .	8208	277	384	456	545	178	235	273	319	139	178	203	234	111	139	157	177
33 YEARS. . .	8418	269	369	436	517	176	230	266	308	138	175	200	228	111	138	155	175
34 YEARS. . .	8615	262	354	416	490	173	224	258	298	137	173	196	223	111	137	153	172
35 YEARS. . .	8798	254	340	396	464	170	219	250	287	135	170	191	217	110	135	151	169
36 YEARS. . .	8968	246	325	377	439	167	213	242	277	134	166	187	211	110	134	149	166
37 YEARS. . .	9124	237	311	358	415	163	207	234	266	132	163	182	205	109	132	146	162
38 YEARS. . .	9267	229	297	340	391	160	200	226	255	130	159	178	199	107	130	143	159
39 YEARS. . .	9397	221	283	322	368	156	194	217	245	127	155	173	192	106	127	140	155
40 YEARS. . .	9513	212	269	305	346	152	187	209	234	125	151	167	186	105	125	137	151
41 YEARS. . .	9615	204	256	288	325	147	180	201	224	122	147	162	179	103	122	133	146
42 YEARS. . .	9705	195	242	271	305	143	173	192	213	119	142	156	172	101	119	130	142
43 YEARS. . .	9780	186	229	255	285	138	166	183	203	116	138	151	165	99	116	126	137
44 YEARS. . .	9843	177	216	239	266	133	159	175	192	113	133	145	158	96	112	122	132
45 YEARS. . .	9892	169	203	224	248	128	152	166	182	109	128	139	151	94	109	117	127
46 YEARS. . .	9927	160	191	209	230	123	145	157	171	105	123	133	144	91	105	113	122
47 YEARS. . .	9949	151	179	195	213	118	137	149	161	101	117	126	136	88	101	108	117
48 YEARS. . .	9958	142	167	181	196	112	130	140	151	97	112	120	129	85	97	104	111
49 YEARS. . .	9954	133	155	167	181	107	122	131	141	93	106	113	121	82	93	99	105
50 YEARS. . .	9935	125	143	154	166	101	115	123	131	89	100	107	114	79	88	94	100
51 YEARS. . .	9904	116	132	141	151	95	107	114	122	84	94	100	106	75	84	89	94
52 YEARS. . .	9859	107	121	129	137	89	100	106	112	79	88	94	99	71	79	83	88
53 YEARS. . .	9801	99	110	117	124	83	92	97	103	74	82	87	91	67	74	78	82
54 YEARS. . .	9729	90	100	105	111	77	85	89	93	69	76	80	84	63	69	72	76
55 YEARS. . .	9644	82	90	94	99	70	77	81	84	64	70	73	76	59	64	67	69
56 YEARS. . .	9545	73	80	83	87	64	69	72	75	59	64	66	69	54	58	61	63
57 YEARS. . .	9433	65	70	73	76	57	62	64	66	53	57	59	61	49	53	55	57
58 YEARS. . .	9308	57	61	63	65	51	54	56	58	47	50	52	54	44	47	49	50
59 YEARS. . .	9169	49	51	53	54	44	47	48	49	41	44	45	46	39	41	42	43
60 YEARS. . .	9017	40	42	43	45	37	39	[illegible]	41	35	37	38	39	33	35	36	37
61 YEARS. . .	8851	32	34	34	35	30	31	[illegible]	32	29	30	30	31	28	29	29	30
62 YEARS. . .	8672	24	25	25	26	23	24	[illegible]	24	22	23	23	23	21	22	22	23
63 YEARS. . .	8479	16	17	17	17	16	16	16	16	15	15	16	16	15	15	15	15
64 YEARS. . .	8273	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8

Table 23. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1972, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	5311	394	656	862	1145	204	309	389	494	143	204	249	308	106	144	170	205
19 YEARS. . .	5653	390	639	833	1098	205	308	384	485	145	205	249	306	108	146	172	206
20 YEARS. . .	5983	385	622	805	1052	206	306	379	476	147	206	249	304	110	148	174	207
21 YEARS. . .	6302	380	605	777	1008	207	304	374	467	148	207	249	302	112	149	175	207
22 YEARS. . .	6610	374	589	750	965	207	301	369	457	150	207	248	299	114	151	176	207
23 YEARS. . .	6907	369	572	724	924	207	298	363	447	151	207	247	296	[illegible]	152	177	207
24 YEARS. . .	7193	363	555	697	884	207	295	357	437	152	207	245	293	[illegible]	153	177	207
25 YEARS. . .	7468	356	538	671	844	207	291	351	427	153	207	243	289	118	153	177	206
26 YEARS. . .	7732	349	522	646	806	206	287	344	416	153	205	241	286	119	154	177	205
27 YEARS. . .	7985	342	505	621	769	205	283	337	405	154	204	239	281	120	154	177	204
28 YEARS. . .	8227	335	488	596	733	203	278	330	395	154	203	236	277	121	154	176	203
29 YEARS. . .	8458	327	471	572	698	201	274	323	383	153	201	233	272	121	154	175	201
30 YEARS. . .	8678	320	454	548	665	199	269	315	372	153	199	230	267	121	153	174	199
31 YEARS. . .	8887	312	438	524	632	197	263	307	361	152	197	226	261	122	153	173	197
32 YEARS. . .	9085	303	421	501	600	195	257	299	350	151	194	222	256	121	152	171	194
33 YEARS. . .	9272	295	405	479	570	192	252	291	338	150	191	218	250	121	150	169	191
34 YEARS. . .	9448	287	389	457	540	189	246	282	327	149	188	214	244	121	149	167	188
35 YEARS. . .	9614	278	373	436	511	186	239	274	315	147	185	209	238	120	147	165	185
36 YEARS. . .	9768	269	357	415	484	182	233	265	303	145	182	204	231	119	145	162	181
37 YEARS. . .	9911	260	342	394	457	178	226	256	292	143	178	199	224	118	143	159	177
38 YEARS. . .	10043	251	326	374	431	174	219	247	280	141	174	194	218	117	141	156	173
39 YEARS. . .	10164	242	311	355	406	170	212	238	269	139	170	189	211	115	139	153	169
40 YEARS. . .	10274	233	296	336	382	166	205	229	257	136	165	183	203	114	136	149	165
41 YEARS. . .	10373	223	281	317	359	161	198	220	246	133	161	177	196	112	133	146	160
42 YEARS. . .	10461	214	267	299	336	156	190	211	234	130	156	171	189	110	130	142	155
43 YEARS. . .	10538	205	252	282	315	151	183	202	223	127	151	165	181	108	127	138	150
44 YEARS. . .	10604	195	238	265	294	146	175	192	212	123	146	159	174	105	123	133	145
45 YEARS. . .	10660	186	225	248	274	141	167	183	200	120	140	152	166	103	119	129	140
46 YEARS. . .	10704	176	211	232	255	135	160	174	189	116	135	146	158	100	115	124	134
47 YEARS. . .	10737	167	198	216	236	130	152	164	178	112	129	139	150	97	111	119	128
48 YEARS. . .	10759	157	185	201	218	124	144	155	167	107	123	132	142	94	107	114	123
49 YEARS. . .	10770	148	172	186	201	118	136	146	157	103	117	126	135	90	102	109	117
50 YEARS. . .	10770	138	160	172	185	112	128	136	146	98	111	119	126	87	98	104	111
51 YEARS. . .	10759	129	147	158	169	106	119	127	136	93	105	111	118	83	93	98	104
52 YEARS. . .	10737	120	135	144	154	99	111	118	125	88	99	104	110	79	88	93	98
53 YEARS. . .	10705	110	124	131	139	93	103	109	115	83	92	97	102	75	83	87	91
54 YEARS. . .	10661	101	112	118	125	86	95	100	105	78	85	90	94	70	77	81	85
55 YEARS. . .	10606	92	101	106	111	79	87	91	95	72	79	82	86	66	72	75	78
56 YEARS. . .	10540	83	90	94	98	72	78	82	85	66	72	74	78	61	66	68	71
57 YEARS. . .	10463	74	79	83	86	65	70	72	75	60	64	67	69	56	60	62	64
58 YEARS. . .	10375	64	69	71	74	58	61	64	66	54	57	59	61	50	53	55	57
59 YEARS. . .	10277	55	59	60	62	50	53	55	56	47	50	51	53	44	47	48	49
60 YEARS. . .	10167	46	49	50	51	42	45	46	47	40	42	43	44	38	40	41	42
61 YEARS. . .	10046	[illegible]	39	39	40	35	36	37	37	33	34	35	36	32	33	33	34
62 YEARS. . .	9914	28	29	29	30	26	27	28	28	25	26	27	27	25	25	26	26
63 YEARS. . .	9771	19	19	19	20	18	18	18	19	17	18	18	18	17	17	17	18
64 YEARS. . .	9617	9	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9
4 YEARS																	
18 YEARS. . .	5834	461	770	1014	1349	237	361	455	579	165	237	290	359	122	166	198	238
19 YEARS. . .	6259	456	751	981	1294	239	360	450	569	168	239	291	358	125	169	200	239
20 YEARS. . .	6670	451	732	948	1241	240	358	444	559	170	240	291	356	127	171	202	241
21 YEARS. . .	7068	445	712	916	1189	241	355	439	548	173	242	290	353	130	174	204	242
22 YEARS. . .	7453	439	693	884	1139	242	353	433	537	175	242	290	351	132	175	205	242
23 YEARS. . .	7824	433	674	853	1090	242	350	427	526	176	242	289	348	134	177	206	243
24 YEARS. . .	8181	426	654	822	1043	242	346	420	514	178	242	287	344	136	178	207	242
25 YEARS. . .	8525	419	635	792	997	242	342	413	502	179	242	286	340	138	179	207	242
26 YEARS. . .	8856	411	615	762	953	241	338	405	490	180	241	283	336	139	180	208	241
27 YEARS. . .	9173	403	595	733	909	240	333	397	478	180	240	281	331	140	181	207	240
28 YEARS. . .	9477	395	576	704	867	239	328	389	465	180	238	278	326	141	181	207	238
29 YEARS. . .	9767	386	556	675	826	237	322	380	452	180	237	274	320	142	181	206	236
30 YEARS. . .	10044	377	537	647	786	235	316	372	439	180	234	270	314	142	180	205	234
31 YEARS. . .	10308	368	517	620	748	232	310	362	426	179	232	266	308	143	179	203	231
32 YEARS. . .	10558	358	498	593	710	229	304	353	413	178	229	262	302	143	178	201	228
33 YEARS. . .	10794	349	479	567	674	226	297	343	400	177	226	257	295	142	177	199	225
34 YEARS. . .	11017	339	460	541	639	223	290	334	386	175	222	252	288	142	176	197	222
35 YEARS. . .	11227	329	441	516	606	219	283	324	373	174	219	247	281	141	174	194	218
36 YEARS. . .	11423	318	423	491	573	215	275	314	359	172	214	241	273	140	172	191	214
37 YEARS. . .	11606	308	405	467	541	211	267	303	345	169	210	236	265	139	169	188	209
38 YEARS. . .	11776	297	386	443	511	206	259	293	332	167	206	230	257	138	167	184	205
39 YEARS. . .	11932	286	369	420	482	201	251	282	318	164	201	223	249	136	164	181	200
40 YEARS. . .	12074	276	351	398	453	196	243	272	305	161	196	217	241	134	161	177	195
41 YEARS. . .	12203	265	334	376	426	191	234	261	291	158	190	210	232	132	157	172	189
42 YEARS. . .	12319	254	316	355	399	185	226	250	278	154	185	203	224	130	154	168	184
43 YEARS. . .	12421	243	300	334	374	180	217	239	264	150	179	196	215	128	150	163	179
44 YEARS. . .	12510	232	283	314	349	173	208	228	251	146	173	188	206	125	146	158	172
45 YEARS. . .	12585	220	267	294	325	167	199	217	238	142	166	181	197	122	141	153	166
46 YEARS. . .	12647	209	251	275	303	161	189	206	225	137	160	173	188	119	137	147	159
47 YEARS. . .	12695	198	235	257	281	154	180	195	212	132	153	165	179	115	132	142	152
48 YEARS. . .	12730	187	220	239	259	147	171	184	199	127	146	157	169	111	127	136	146
49 YEARS. . .	12752	176	204	221	239	140	161	173	186	122	139	149	160	107	122	130	139
50 YEARS. . .	12760	165	190	204	220	133	152	162	174	117	132	141	150	103	116	123	131
51 YEARS. . .	12755	153	175	187	201	125	142	151	161	111	125	132	141	99	110	117	124
52 YEARS. . .	12736	142	161	171	183	118	132	140	149	105	117	124	131	94	104	110	116
53 YEARS. . .	12704	131	147	156	165	110	123	129	137	99	109	115	121	89	98	103	109
54 YEARS. . .	12658	120	134	141	148	102	113	119	125	92	101	106	112	84	92	96	101
55 YEARS. . .	12599	109	120	126	132	94	103	108	113	86	93	98	102	78	85	89	93
56 YEARS. . .	12527	98	107	112	117	86	93	97	101	79	85	89	92	72	78	81	85
57 YEARS. . .	12441	88	95	98	102	77	83	86	90	71	77	80	82	66	71	74	76
58 YEARS. . .	12341	77	82	85	88	69	73	76	78	64	68	70	73	60	64	66	68
59 YEARS. . .	12229	66	70	72	74	60	63	65	67	56	59	61	63	53	56	57	59
60 YEARS. . .	12102	55	58	59	61	51	53	54	56	48	50	51	53	45	48	49	50
61 YEARS. . .	11963	44	46	47	48	41	43	44	44	39	41	42	42	38	39	40	40
62 YEARS. . .	11809	33	34	35	35	31	32	33	33	30	31	32	32	29	30	31	31
63 YEARS. . .	11643	22	23	23	23	21	22	22	22	21	21	21	22	20	21	21	21
64 YEARS. . .	11463	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11

Table 23. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1972, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	5585	549	933	1238	1659	274	426	541	696	188	275	339	424	136	189	227	276
19 YEARS. . .	6144	545	911	1199	1593	276	425	537	685	192	278	341	423	140	193	231	279
20 YEARS. . .	6688	539	889	1160	1529	280	424	532	674	196	281	342	422	144	197	234	281
21 YEARS. . .	7216	534	867	1122	1466	283	423	526	662	199	283	343	421	148	201	237	283
22 YEARS. . .	7729	528	845	1085	1406	285	421	520	650	203	285	343	418	151	204	240	285
23 YEARS. . .	8227	521	822	1048	1348	286	418	514	638	205	286	343	416	155	207	242	286
24 YEARS. . .	8709	514	800	1012	1291	287	415	507	625	208	287	343	413	158	209	244	287
25 YEARS. . .	9176	507	777	976	1235	288	412	499	612	210	288	341	409	160	211	245	288
26 YEARS. . .	9627	499	755	940	1181	288	407	491	598	212	288	340	405	163	213	246	288
27 YEARS. . .	10064	490	732	905	1129	287	403	483	584	213	287	338	400	165	214	247	287
28 YEARS. . .	10484	481	709	871	1078	287	397	474	570	214	286	335	395	167	215	247	286
29 YEARS. . .	10890	471	686	837	1028	285	392	465	555	215	285	332	389	168	216	247	285
30 YEARS. . .	11280	462	663	803	980	284	386	455	540	215	283	328	383	169	216	246	283
31 YEARS. . .	11654	451	640	771	933	281	379	445	525	215	281	324	377	170	216	245	280
32 YEARS. . .	12019	441	618	738	888	279	372	434	510	215	278	320	370	171	215	244	278
33 YEARS. . .	12357	430	595	707	844	276	365	423	494	214	275	315	362	171	215	242	275
34 YEARS. . .	12686	418	573	675	801	272	357	412	479	213	272	310	354	172	213	240	271
35 YEARS. . .	12999	407	550	645	760	269	349	401	463	212	268	304	346	171	212	237	267
36 YEARS. . .	13297	395	528	615	720	264	340	389	447	210	264	298	338	171	210	234	263
37 YEARS. . .	13579	383	506	586	681	260	332	377	431	208	259	291	329	170	208	231	258
38 YEARS. . .	13846	370	484	557	644	255	322	365	415	205	254	285	320	169	205	228	253
39 YEARS. . .	14098	358	463	530	608	250	313	353	399	202	249	278	311	168	202	224	248
40 YEARS. . .	14334	345	442	502	573	244	303	340	383	199	243	270	301	166	199	219	242
41 YEARS. . .	14555	332	421	476	539	238	293	327	367	196	237	262	291	164	196	215	236
42 YEARS. . .	14760	319	400	449	507	232	283	315	350	192	231	254	281	162	192	210	230
43 YEARS. . .	14950	306	379	424	475	225	273	302	334	188	224	246	271	159	187	204	223
44 YEARS. . .	15125	293	359	399	445	218	262	289	318	183	217	237	260	156	183	199	216
45 YEARS. . .	15284	279	339	375	415	211	251	275	302	178	210	229	249	153	178	193	209
46 YEARS. . .	15428	266	320	351	387	203	240	262	286	173	202	219	238	149	173	186	201
47 YEARS. . .	15557	252	300	328	360	196	229	249	270	168	195	210	227	145	167	180	194
48 YEARS. . .	15670	239	281	306	333	187	218	235	255	162	186	201	216	141	161	173	185
49 YEARS. . .	15768	225	263	284	308	179	206	222	239	156	178	191	205	137	155	166	177
50 YEARS. . .	15850	211	244	263	283	170	195	208	223	149	169	181	193	132	149	158	168
51 YEARS. . .	15917	198	226	242	259	161	183	195	208	142	160	170	181	126	142	150	159
52 YEARS. . .	15969	184	208	222	237	152	171	181	192	135	151	160	169	121	134	142	150
53 YEARS. . .	16005	170	191	202	215	142	159	168	177	128	141	149	157	115	127	134	141
54 YEARS. . .	16026	156	174	183	193	133	146	154	162	120	132	138	145	108	119	125	131
55 YEARS. . .	16031	143	157	165	173	122	134	140	147	111	122	127	133	102	111	116	121
56 YEARS. . .	16022	129	140	147	153	112	122	127	132	103	111	116	121	94	102	106	110
57 YEARS. . .	15996	115	124	129	134	101	109	113	117	94	101	104	108	87	93	96	100
58 YEARS. . .	15956	101	108	112	116	90	96	99	103	84	90	92	95	78	83	86	89
59 YEARS. . .	15900	87	92	95	98	79	83	86	88	74	78	80	83	70	73	75	78
60 YEARS. . .	15828	73	77	78	80	67	70	72	74	63	66	68	70	60	63	64	66
61 YEARS. . .	15742	59	61	62	64	55	57	58	59	52	54	55	56	50	52	53	54
62 YEARS. . .	15639	44	46	46	47	42	43	44	44	40	42	42	43	39	40	41	41
63 YEARS. . .	15522	30	31	31	31	29	29	29	30	28	28	29	29	27	28	28	28
64 YEARS. . .	15389	15	15	15	15	15	15	15	15	14	15	15	15	14	14	14	14
4 YEARS OR MORE																	
18 YEARS. . .	6576	717	1225	1628	2187	355	554	706	910	241	356	440	551	174	243	293	356
19 YEARS. . .	7348	711	1196	1577	2100	360	554	701	897	247	360	443	551	180	249	298	361
20 YEARS. . .	8099	706	1168	1527	2016	364	554	695	883	253	364	445	551	185	254	303	365
21 YEARS. . .	8829	699	1140	1478	1935	367	552	689	868	258	368	447	549	190	259	308	368
22 YEARS. . .	9539	692	1111	1430	1856	371	550	682	853	262	371	448	547	195	264	311	371
23 YEARS. . .	10228	684	1082	1382	1780	373	547	674	838	267	373	448	544	200	268	315	373
24 YEARS. . .	10896	675	1054	1335	1705	375	544	665	822	270	375	448	541	204	272	318	375
25 YEARS. . .	11543	666	1024	1288	1633	376	540	656	803	274	376	447	536	208	275	320	376
26 YEARS. . .	12170	656	995	1242	1562	377	535	646	787	276	376	445	531	212	278	322	376
27 YEARS. . .	12776	645	965	1196	1493	376	529	635	769	279	376	443	526	215	280	323	376
28 YEARS. . .	13362	633	936	1151	1426	376	523	624	751	280	375	440	519	217	281	324	375
29 YEARS. . .	13926	621	906	1106	1361	374	516	612	732	282	374	436	512	220	283	324	374
30 YEARS. . .	14470	609	876	1063	1297	372	508	600	713	282	372	432	505	222	283	323	372
31 YEARS. . .	14994	595	847	1020	1236	370	500	587	694	283	369	427	496	223	283	322	369
32 YEARS. . .	15496	582	817	977	1176	367	491	573	674	282	366	421	487	224	283	321	366
33 YEARS. . .	15978	568	787	936	1118	363	481	559	654	282	363	415	478	225	282	319	362
34 YEARS. . .	16440	553	758	895	1062	359	471	545	633	281	358	408	468	226	281	316	358
35 YEARS. . .	16880	538	729	855	1008	354	461	530	613	279	354	401	458	225	279	313	353
36 YEARS. . .	17300	523	700	816	955	349	450	515	592	277	348	394	447	225	277	309	347
37 YEARS. . .	17699	507	671	777	905	343	439	499	571	274	342	385	436	224	274	305	341
38 YEARS. . .	18078	491	643	740	855	337	427	484	550	271	336	377	424	223	271	301	335
39 YEARS. . .	18436	474	614	703	808	330	415	468	529	268	329	368	412	221	268	296	328
40 YEARS. . .	18773	458	586	667	762	323	402	451	508	264	322	358	399	219	264	290	321
41 YEARS. . .	19089	441	559	632	717	316	389	435	487	259	314	348	386	217	259	284	313
42 YEARS. . .	19385	424	531	598	674	307	376	418	465	254	306	338	373	214	254	278	305
43 YEARS. . .	19660	407	504	564	632	299	362	401	444	249	298	327	360	211	249	271	296
44 YEARS. . .	19914	389	478	531	592	290	349	384	423	243	289	315	346	207	243	264	287
45 YEARS. . .	20148	372	451	499	553	280	334	366	402	237	279	304	332	203	236	256	278
46 YEARS. . .	20361	354	426	468	515	270	320	349	381	230	269	292	317	198	230	248	268
47 YEARS. . .	20553	336	400	437	479	260	305	331	360	223	259	280	303	193	222	239	258
48 YEARS. . .	20724	318	375	408	444	249	290	313	339	215	248	267	288	188	215	230	247
49 YEARS. . .	20875	300	350	379	410	238	275	296	318	207	237	254	273	182	207	220	236
50 YEARS. . .	21005	282	326	351	378	227	259	278	298	199	226	241	257	175	198	211	224
51 YEARS. . .	21115	264	302	323	346	215	244	260	277	190	214	227	242	169	189	200	212
52 YEARS. . .	21203	245	278	296	316	203	228	242	257	180	201	213	226	161	179	189	200
53 YEARS. . .	21272	227	255	270	287	190	212	224	237	170	189	199	210	153	169	178	188
54 YEARS. . .	21319	209	232	245	258	177	196	206	217	160	176	185	194	145	159	167	175
55 YEARS. . .	21346	190	210	220	231	164	179	188	197	149	162	170	178	136	148	154	161
56 YEARS. . .	21351	172	188	196	205	150	163	170	177	137	149	155	161	126	136	142	148
57 YEARS. . .	21337	154	166	172	179	135	148	151	157	125	134	139	145	116	124	129	133
58 YEARS. . .	21301	135	145	150	155	121	129	133	138	112	120	124	128	105	112	115	119
59 YEARS. . .	21245	116	123	127	131	105	112	115	118	99	105	108	111	93	98	101	104
60 YEARS. . .	21168	98	103	105	108	90	94	96	99	85	89	91	93	81	84	86	88
61 YEARS. . .	21071	79	82	84	85	73	76	78	79	70	73	74	75	67	69	71	72
62 YEARS. . .	20953	60	61	62	63	56	58	59	60	54	56	57	57	52	54	55	55
63 YEARS. . .	20814	40	41	41	42	38	39	40	40	37	38	38	39	36	37	37	38
64 YEARS. . .	20654	20	21	21	21	20	20	20	20	19	20	20	20	19	19	19	19

Table 23. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1972, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	4980	672	1150	1528	2052	331	519	662	854	223	332	411	516	160	225	272	332
19 YEARS. . .	5843	668	1124	1482	1972	336	520	658	843	230	337	415	517	166	232	278	338
20 YEARS. . .	6680	664	1099	1436	1894	341	521	654	831	236	342	418	518	172	238	284	342
21 YEARS. . .	7493	659	1073	1391	1819	346	520	649	818	242	346	421	517	178	243	289	347
22 YEARS. . .	8280	653	1047	1346	1746	349	519	643	805	247	350	423	516	183	248	293	350
23 YEARS. . .	9041	646	1021	1302	1674	352	517	636	791	252	353	424	514	188	253	297	353
24 YEARS. . .	9778	638	994	1258	1605	355	514	629	776	256	355	424	511	193	257	301	355
25 YEARS. . .	10489	630	967	1214	1537	356	511	621	761	259	356	424	508	197	261	303	356
26 YEARS. . .	11175	621	940	1171	1470	357	507	612	745	262	357	422	504	201	264	306	357
27 YEARS. . .	11836	611	912	1128	1406	358	502	602	728	265	357	420	498	204	266	307	357
28 YEARS. . .	12471	600	884	1086	1343	357	496	591	711	267	357	418	493	207	268	308	357
29 YEARS. . .	13081	589	856	1044	1282	356	489	580	693	268	356	414	486	210	269	308	355
30 YEARS. . .	13666	577	828	1003	1222	355	482	566	675	269	354	410	479	212	270	308	354
31 YEARS. . .	14225	565	800	962	1164	352	474	556	657	270	352	406	471	213	270	307	351
32 YEARS. . .	14759	552	772	922	1106	349	466	543	638	270	349	401	463	214	270	306	348
33 YEARS. . .	15268	538	744	883	1053	346	457	530	619	269	345	395	454	215	269	304	345
34 YEARS. . .	15752	524	716	844	1000	342	448	516	599	268	341	388	444	216	268	301	340
35 YEARS. . .	16210	510	688	806	949	337	437	502	580	266	336	381	434	216	266	298	336
36 YEARS. . .	16643	495	661	769	899	332	427	488	560	264	331	374	424	215	264	295	330
37 YEARS. . .	17051	480	633	732	851	327	416	473	540	261	326	366	413	214	261	291	325
38 YEARS. . .	17433	464	606	697	804	320	405	457	520	258	319	357	402	213	258	286	318
39 YEARS. . .	17791	449	579	662	759	314	393	442	499	255	313	348	390	211	255	281	312
40 YEARS. . .	18122	432	552	627	715	307	380	426	479	251	305	339	378	209	250	276	304
41 YEARS. . .	18429	416	526	594	673	299	368	410	459	246	298	329	365	206	246	270	297
42 YEARS. . .	18710	400	500	561	632	291	355	394	438	241	290	319	352	203	241	263	289
43 YEARS. . .	18966	383	474	529	592	282	342	377	418	236	281	308	339	200	235	256	280
44 YEARS. . .	19197	366	448	498	554	274	328	361	397	230	272	297	326	196	230	249	271
45 YEARS. . .	19402	349	423	467	517	264	314	344	377	224	263	286	312	192	223	241	262
46 YEARS. . .	19583	332	398	437	481	254	300	327	357	217	253	274	298	187	216	233	252
47 YEARS. . .	19737	315	374	408	447	244	286	310	337	210	243	262	284	182	209	225	242
48 YEARS. . .	19867	297	350	380	414	234	271	293	317	202	233	250	269	177	202	216	231
49 YEARS. . .	19971	280	326	352	382	223	257	276	297	194	222	237	254	171	193	206	220
50 YEARS. . .	20050	262	303	326	351	212	242	259	277	186	211	225	240	164	185	197	209
51 YEARS. . .	20104	245	280	300	321	200	227	241	257	177	199	211	225	157	176	187	198
52 YEARS. . .	20132	228	258	274	292	188	211	224	238	168	187	198	210	150	167	176	186
53 YEARS. . .	20135	210	236	250	265	176	196	207	219	158	175	184	194	142	157	165	174
54 YEARS. . .	20113	193	214	226	238	164	181	190	200	148	163	171	179	134	147	154	161
55 YEARS. . .	20066	175	193	202	213	151	165	173	181	137	150	157	164	125	137	142	149
56 YEARS. . .	19993	158	172	180	188	136	149	156	162	126	137	142	148	116	126	131	136
57 YEARS. . .	19895	141	152	158	164	124	134	139	144	115	123	128	132	106	114	118	122
58 YEARS. . .	19772	123	132	137	141	110	118	122	126	103	110	113	117	96	102	105	109
59 YEARS. . .	19623	106	112	116	119	96	102	105	108	90	95	98	101	85	90	92	95
60 YEARS. . .	19449	89	93	95	98	81	85	87	90	77	81	83	85	73	77	78	80
61 YEARS. . .	19250	71	74	76	77	66	69	70	72	63	66	67	68	61	63	64	65
62 YEARS. . .	19026	54	55	56	57	51	52	53	54	49	50	51	52	47	49	49	50
63 YEARS. . .	18776	36	37	37	38	35	35	36	36	34	34	35	35	33	33	34	34
64 YEARS. . .	18501	18	18	18	19	18	18	18	18	17	17	18	18	17	17	17	17
5 YEARS OR MORE																	
18 YEARS. . .	15804	821	1368	1804	2408	429	645	809	1029	305	430	521	642	230	306	361	430
19 YEARS. . .	15891	807	1329	1739	2304	427	637	795	1006	305	428	517	634	230	306	360	428
20 YEARS. . .	15983	793	1290	1677	2205	425	629	781	982	305	425	512	625	231	306	359	426
21 YEARS. . .	16081	778	1251	1616	2109	423	621	767	959	305	423	508	617	232	306	358	423
22 YEARS. . .	16183	764	1214	1556	2017	420	612	753	937	305	421	503	609	232	306	357	421
23 YEARS. . .	16291	750	1176	1499	1928	418	604	739	914	304	418	498	600	233	306	356	418
24 YEARS. . .	16404	735	1140	1442	1842	415	595	724	891	304	415	493	591	234	305	354	415
25 YEARS. . .	16522	720	1104	1387	1759	412	586	710	868	304	412	487	582	234	305	353	412
26 YEARS. . .	16646	705	1068	1333	1678	409	576	695	846	303	409	481	573	234	304	351	408
27 YEARS. . .	16774	690	1033	1281	1601	405	567	680	823	302	405	475	563	235	303	349	405
28 YEARS. . .	16908	674	998	1229	1526	401	557	665	800	301	401	469	553	235	302	346	401
29 YEARS. . .	17046	659	963	1179	1454	397	547	649	778	300	397	462	543	235	301	344	396
30 YEARS. . .	17190	643	930	1130	1384	393	536	634	755	298	392	455	533	235	299	341	392
31 YEARS. . .	17339	627	896	1083	1317	388	526	618	732	297	388	448	522	235	297	338	387
32 YEARS. . .	17494	611	864	1037	1252	384	515	602	710	295	383	441	511	234	295	335	382
33 YEARS. . .	17653	595	831	991	1189	379	504	587	688	293	378	433	500	234	293	332	377
34 YEARS. . .	17818	579	799	948	1129	373	492	571	665	290	372	425	489	233	291	328	372
35 YEARS. . .	17987	563	768	905	1071	366	481	555	643	288	367	417	477	232	288	324	366
36 YEARS. . .	18162	546	737	863	1015	362	469	538	621	285	361	409	466	231	285	320	360
37 YEARS. . .	18342	530	707	823	961	355	457	522	599	282	354	400	454	230	282	315	353
38 YEARS. . .	18527	513	677	783	909	349	445	506	577	279	348	391	442	228	279	310	347
39 YEARS. . .	18718	497	648	745	859	342	433	489	556	275	341	382	429	227	275	305	340
40 YEARS. . .	18913	480	619	708	811	335	420	473	534	271	334	372	417	225	271	300	333
41 YEARS. . .	19114	463	591	671	765	328	407	456	513	267	326	363	404	222	267	294	325
42 YEARS. . .	19320	446	563	636	720	320	394	439	491	263	319	352	391	220	263	288	317
43 YEARS. . .	19531	429	536	602	677	312	381	423	470	258	311	342	378	217	258	282	309
44 YEARS. . .	19747	412	509	568	635	303	367	406	449	253	302	331	364	214	253	275	301
45 YEARS. . .	19968	394	482	535	595	295	354	389	428	247	293	320	351	211	247	268	292
46 YEARS. . .	20194	377	456	503	556	285	340	371	407	241	284	309	337	207	241	261	283
47 YEARS. . .	20426	359	430	472	519	276	325	354	386	235	274	297	323	203	234	253	273
48 YEARS. . .	20663	342	405	442	483	266	311	337	365	228	264	285	308	198	228	244	263
49 YEARS. . .	20905	324	380	412	446	255	296	319	345	221	254	273	294	193	220	236	253
50 YEARS. . .	21152	306	355	383	414	245	281	301	324	213	243	260	279	187	212	227	242
51 YEARS. . .	21404	288	331	355	382	233	266	284	303	205	232	247	263	181	204	217	230
52 YEARS. . .	21661	270	307	327	350	221	250	266	283	196	220	233	248	175	195	207	219
53 YEARS. . .	21924	251	283	300	319	209	234	248	262	187	208	219	232	168	186	196	206
54 YEARS. . .	22192	233	259	274	290	196	218	229	242	177	195	205	216	160	176	184	194
55 YEARS. . .	22464	214	236	248	261	183	201	211	221	166	182	190	199	151	165	172	180
56 YEARS. . .	22743	195	213	222	233	169	184	192	200	154	168	175	182	142	153	160	166
57 YEARS. . .	23026	175	189	197	205	154	166	173	179	142	153	159	165	131	141	146	152
58 YEARS. . .	23314	155	166	172	178	138	148	153	158	129	137	142	147	120	128	132	136
59 YEARS. . .	23608	135	143	148	152	122	129	133	137	115	121	125	128	108	114	117	120
60 YEARS. . .	23906	114	120	123	126	105	110	113	115	99	104	106	109	94	98	101	103
61 YEARS. . .	24210	93	97	99	101	87	90	92	93	83	86	87	89	79	82	84	85
62 YEARS. . .	24519	71	73	74	75	67	69	70	71	65	67	67	68	62	64	65	66
63 YEARS. . .	24833	48	49	50	50	46	47	48	48	45	46	46	47	44	45	45	45
64 YEARS. . .	25152	25	25	25	25	24	24	24	24	24	24	24	24	23	23	23	24

Table 24. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1971, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	4055	277	458	600	795	145	218	273	346	102	145	176	217	76	103	121	145
19 YEARS. . .	4275	273	446	579	762	145	217	269	339	103	146	176	215	77	104	122	146
20 YEARS. . .	4487	270	434	559	730	146	215	266	333	104	146	175	214	79	105	123	146
21 YEARS. . .	4692	266	422	540	699	146	213	262	326	105	146	175	212	80	106	124	146
22 YEARS. . .	4890	262	410	521	669	146	211	258	319	106	146	174	210	81	107	124	146
23 YEARS. . .	5080	257	398	502	640	146	209	254	312	107	146	173	207	82	107	124	146
24 YEARS. . .	5263	253	386	483	612	145	206	249	304	107	145	172	205	83	108	125	145
25 YEARS. . .	5439	248	374	465	584	145	203	245	297	108	145	170	202	83	108	124	145
26 YEARS. . .	5607	243	362	447	558	144	200	240	289	108	144	169	199	84	108	124	144
27 YEARS. . .	5767	238	350	430	532	143	197	235	282	108	143	167	196	84	108	124	143
28 YEARS. . .	5920	233	338	412	507	142	194	229	274	108	142	165	193	85	108	123	142
29 YEARS. . .	6066	227	326	395	482	141	190	224	266	107	140	162	189	85	108	122	140
30 YEARS. . .	6205	222	314	378	459	139	187	219	258	107	139	160	185	85	107	121	139
31 YEARS. . .	6336	216	303	362	436	137	183	213	250	106	137	157	181	85	106	120	137
32 YEARS. . .	6460	210	291	346	414	135	179	207	242	105	135	154	177	85	106	119	135
33 YEARS. . .	6576	204	280	330	393	133	174	201	234	105	133	151	173	84	105	117	133
34 YEARS. . .	6685	198	268	315	372	131	170	195	226	103	131	148	169	84	104	116	130
35 YEARS. . .	6786	192	257	300	352	129	165	189	217	102	128	145	164	83	102	114	128
36 YEARS. . .	6880	186	246	286	333	126	161	183	209	101	126	141	160	83	101	112	125
37 YEARS. . .	6967	179	235	271	314	123	156	177	201	99	123	138	155	82	99	110	123
38 YEARS. . .	7046	173	225	257	296	120	151	171	193	98	120	134	150	81	98	108	120
39 YEARS. . .	7118	167	214	244	279	117	146	164	185	96	117	130	145	80	96	106	117
40 YEARS. . .	7183	160	204	231	262	114	141	158	177	94	114	126	140	79	94	103	113
41 YEARS. . .	7240	154	193	218	246	111	136	151	169	92	111	122	135	77	92	100	110
42 YEARS. . .	7290	147	183	205	231	108	131	145	161	90	107	118	130	76	89	98	107
43 YEARS. . .	7332	141	173	193	216	104	126	138	153	87	104	114	125	74	87	95	103
44 YEARS. . .	7367	134	164	181	202	101	120	132	145	85	100	109	119	73	85	92	100
45 YEARS. . .	7395	127	154	170	188	97	115	126	137	82	96	105	114	71	82	89	96
46 YEARS. . .	7415	121	145	159	174	93	109	119	130	79	92	100	109	69	79	85	92
47 YEARS. . .	7428	114	135	148	162	89	104	113	122	77	89	95	103	67	76	82	88
48 YEARS. . .	7433	108	126	137	149	85	98	106	115	74	84	91	98	64	73	78	84
49 YEARS. . .	7431	101	118	127	137	81	93	100	107	70	80	86	92	62	70	75	80
50 YEARS. . .	7421	95	109	117	126	77	87	93	100	67	76	81	86	59	67	71	76
51 YEARS. . .	7405	88	101	108	115	72	82	87	93	64	72	76	81	57	64	67	71
52 YEARS. . .	7381	82	92	98	105	68	76	81	85	60	67	71	75	54	60	63	67
53 YEARS. . .	7349	75	84	89	95	63	70	74	78	57	63	66	70	51	56	59	62
54 YEARS. . .	7310	69	77	81	85	59	65	68	71	53	58	61	64	48	53	55	58
55 YEARS. . .	7264	63	69	72	76	54	59	62	65	49	54	56	58	45	49	51	53
56 YEARS. . .	7210	56	61	64	67	49	53	56	58	45	49	51	53	41	45	47	48
57 YEARS. . .	7149	50	54	56	58	44	48	49	51	41	44	45	47	38	41	42	44
58 YEARS. . .	7080	44	47	48	50	39	42	43	45	37	39	40	41	34	36	37	39
59 YEARS. . .	7004	38	40	41	42	34	36	37	38	32	34	35	36	30	32	33	34
60 YEARS. . .	6921	31	33	34	35	29	30	31	32	27	29	29	30	26	27	28	28
61 YEARS. . .	6830	25	26	27	27	23	24	25	25	22	23	24	24	21	22	23	23
62 YEARS. . .	6732	19	20	20	20	18	18	19	19	17	18	18	16	17	17	17	18
63 YEARS. . .	6627	13	13	13	13	12	12	13	13	12	12	12	12	12	12	12	12
64 YEARS. . .	6514	6	6	6	7	6	6	6	6	6	6	6	6	6	6	6	6
8 YEARS																	
18 YEARS. . .	4019	331	551	725	963	170	259	326	415	118	170	208	258	87	119	142	171
19 YEARS. . .	4350	327	538	701	924	171	258	322	408	121	172	209	257	89	121	144	172
20 YEARS. . .	4671	324	524	678	886	173	257	319	401	122	173	209	255	91	123	145	173
21 YEARS. . .	4980	320	510	655	849	174	255	315	393	124	174	209	254	93	125	147	174
22 YEARS. . .	5279	315	496	633	814	174	253	311	385	126	174	208	252	95	126	148	174
23 YEARS. . .	5566	311	483	610	779	175	251	306	377	127	175	208	250	97	128	149	175
24 YEARS. . .	5842	306	469	598	745	175	249	301	369	128	175	207	247	98	129	149	175
25 YEARS. . .	6108	301	455	567	713	174	246	296	360	129	174	205	244	99	129	150	174
26 YEARS. . .	6363	295	441	545	681	174	243	291	352	130	174	204	241	101	130	150	174
27 YEARS. . .	6606	290	427	524	650	173	239	285	343	130	173	202	238	101	130	149	173
28 YEARS. . .	6839	284	412	504	619	172	236	279	334	130	172	200	234	102	130	149	172
29 YEARS. . .	7060	277	398	483	590	171	232	273	324	130	170	197	230	103	130	148	170
30 YEARS. . .	7271	271	384	462	562	169	227	267	315	130	169	195	226	103	130	148	169
31 YEARS. . .	7470	264	370	443	534	167	223	260	306	129	167	192	222	103	130	146	167
32 YEARS. . .	7659	257	357	424	507	165	218	253	296	129	165	188	217	103	129	145	165
33 YEARS. . .	7837	250	343	405	481	163	213	246	286	128	163	185	212	103	128	144	162
34 YEARS. . .	8003	243	329	387	456	160	208	239	277	126	160	181	207	103	127	142	160
35 YEARS. . .	8159	235	316	368	432	158	203	232	267	125	157	177	201	102	125	140	157
36 YEARS. . .	8304	228	302	351	409	155	197	225	257	124	154	173	196	101	124	138	154
37 YEARS. . .	8437	220	289	333	386	151	192	217	247	122	151	169	190	100	122	135	150
38 YEARS. . .	8560	213	276	316	364	148	186	210	237	120	148	165	184	99	120	133	147
39 YEARS. . .	8672	205	263	300	343	144	180	202	227	118	144	160	179	98	[illegible]	130	143
40 YEARS. . .	8773	197	250	284	323	141	174	194	218	116	140	155	172	97	115	127	140
41 YEARS. . .	8863	189	238	268	303	137	167	186	208	113	136	150	166	95	113	124	136
42 YEARS. . .	8941	181	225	253	284	133	161	178	198	110	132	145	160	93	110	120	131
43 YEARS. . .	9009	173	213	238	266	128	155	170	188	107	128	140	153	91	107	117	127
44 YEARS. . .	9066	165	201	223	248	124	148	163	179	104	123	134	147	89	104	113	123
45 YEARS. . .	9112	157	189	209	231	119	141	155	169	101	119	129	140	87	101	109	118
46 YEARS. . .	9147	149	178	195	214	115	135	147	160	98	114	123	134	85	98	105	113
47 YEARS. . .	9171	141	167	182	199	110	128	139	150	94	109	118	127	82	94	101	108
48 YEARS. . .	9183	133	156	169	184	105	121	131	141	91	104	112	120	79	90	97	103
49 YEARS. . .	9185	124	145	156	169	99	114	123	132	87	99	106	113	76	86	92	98
50 YEARS. . .	9176	116	134	144	155	94	107	115	123	83	94	100	106	73	82	88	93
51 YEARS. . .	9156	108	124	132	142	89	100	107	114	79	88	94	99	70	78	83	88
52 YEARS. . .	9125	100	113	121	129	83	93	99	105	74	83	87	93	67	74	78	82
53 YEARS. . .	9083	92	104	110	116	78	86	91	96	70	77	81	86	63	69	73	77
54 YEARS. . .	9030	85	94	99	104	72	79	83	88	65	71	75	79	59	65	68	71
55 YEARS. . .	8966	77	84	89	93	66	72	76	79	60	66	69	72	55	60	62	65
56 YEARS. . .	8891	69	75	78	82	60	65	68	71	55	60	62	65	51	55	57	59
57 YEARS. . .	8805	61	66	69	71	54	58	60	63	50	54	56	58	46	50	51	53
58 YEARS. . .	8708	54	57	59	61	48	51	53	55	45	48	49	51	42	44	46	47
59 YEARS. . .	8600	46	49	50	52	42	44	45	47	39	41	42	44	37	39	40	41
60 YEARS. . .	8481	38	40	41	42	35	37	38	39	33	35	36	37	32	33	34	35
61 YEARS. . .	8351	31	32	33	33	29	30	30	31	27	28	29	29	26	27	28	28
62 YEARS. . .	8211	23	24	24	24	22	22	23	23	21	22	22	22	20	21	21	21
63 YEARS. . .	8059	15	16	16	16	15	15	15	15	14	15	15	15	14	14	14	15
64 YEARS. . .	7896	8	8	8	8	8	8	8	8	7	7	8	8	7	7	7	7

Table 24. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1971, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	5028	382	639	841	1120	197	299	377	480	137	197	241	298	101	138	164	197
19 YEARS. . .	5353	378	623	814	1074	198	298	373	472	139	198	241	296	103	140	166	198
20 YEARS. . .	5668	374	606	786	1030	199	296	368	463	141	199	241	294	105	142	167	199
21 YEARS. . .	5973	369	590	759	987	200	294	363	454	143	200	240	292	107	144	168	200
22 YEARS. . .	6268	364	574	733	945	200	292	358	445	144	200	240	290	109	145	170	200
23 YEARS. . .	6554	358	558	707	905	200	289	353	435	146	200	239	287	111	146	170	200
24 YEARS. . .	6829	352	542	682	866	200	286	347	426	147	200	237	284	112	147	171	200
25 YEARS. . .	7095	346	526	657	827	200	283	341	416	147	200	236	281	114	148	171	200
26 YEARS. . .	7351	340	509	632	790	199	279	335	406	148	199	234	277	115	149	171	199
27 YEARS. . .	7597	333	493	607	754	198	275	328	395	148	198	232	273	116	149	171	198
28 YEARS. . .	7833	326	477	583	719	197	271	322	385	149	197	229	269	116	149	170	197
29 YEARS. . .	8059	319	461	560	685	195	266	314	374	148	195	226	265	117	149	170	195
30 YEARS. . .	8276	312	445	537	652	194	261	307	364	148	193	223	260	117	148	169	193
31 YEARS. . .	8482	304	429	514	620	192	256	300	353	148	191	220	255	117	148	167	191
32 YEARS. . .	8679	296	413	492	590	189	251	292	342	147	189	216	249	117	147	166	189
33 YEARS. . .	8866	288	397	470	560	187	245	284	331	146	186	212	244	117	146	164	186
34 YEARS. . .	9042	280	381	449	531	184	240	276	320	145	183	208	238	117	145	162	183
35 YEARS. . .	9209	272	366	428	503	181	234	268	309	143	180	204	232	116	143	160	180
36 YEARS. . .	9367	263	351	408	476	178	228	260	297	142	177	200	226	116	142	158	177
37 YEARS. . .	9514	255	335	388	450	174	221	251	286	140	174	195	220	115	140	155	173
38 YEARS. . .	9651	246	321	368	425	170	215	243	275	138	170	190	213	114	138	152	169
39 YEARS. . .	9779	237	306	349	400	166	208	234	264	135	166	185	206	112	135	149	165
40 YEARS. . .	9896	228	291	331	377	162	201	225	253	133	162	179	200	111	133	146	161
41 YEARS. . .	10004	220	277	313	354	158	194	216	242	130	157	174	193	109	130	143	157
42 YEARS. . .	10102	211	263	295	332	154	187	207	231	127	153	168	186	108	127	139	152
43 YEARS. . .	10190	202	249	278	311	149	180	199	220	124	148	162	178	106	124	135	148
44 YEARS. . .	10268	192	235	261	291	144	173	190	209	121	143	156	171	103	121	131	143
45 YEARS. . .	10336	183	222	245	271	139	165	181	198	118	138	150	164	101	117	127	138
46 YEARS. . .	10395	174	209	229	252	134	158	172	187	114	133	144	156	98	114	122	132
47 YEARS. . .	10443	165	196	214	234	128	150	163	177	110	127	138	149	96	110	118	127
48 YEARS. . .	10482	156	183	199	217	123	142	153	166	106	122	131	141	93	106	113	121
49 YEARS. . .	10511	147	171	185	200	117	134	144	155	102	116	124	133	89	101	108	115
50 YEARS. . .	10530	137	159	171	184	111	127	135	145	97	110	118	125	86	97	103	110
51 YEARS. . .	10539	128	147	157	168	105	119	126	135	93	104	111	118	82	92	98	104
52 YEARS. . .	10538	119	135	144	153	99	111	117	125	88	98	104	110	79	87	92	97
53 YEARS. . .	10527	110	123	131	139	92	103	108	115	83	92	97	102	74	82	86	91
54 YEARS. . .	10507	101	112	118	125	86	95	99	105	77	85	89	94	70	77	81	84
55 YEARS. . .	10476	92	101	106	111	79	86	90	95	72	78	82	86	66	71	75	78
56 YEARS. . .	10436	83	90	94	98	72	78	82	85	66	72	75	78	61	66	68	71
57 YEARS. . .	10386	74	80	83	86	65	70	73	75	60	65	67	69	56	60	62	64
58 YEARS. . .	10326	65	69	72	74	58	62	64	66	54	57	59	61	50	54	55	57
59 YEARS. . .	10256	56	59	61	62	50	53	55	56	47	50	51	53	45	47	48	50
60 YEARS. . .	10176	47	49	50	51	43	45	46	47	41	42	43	44	38	40	41	42
61 YEARS. . .	10086	37	39	40	40	35	36	37	38	33	35	35	36	32	33	34	34
62 YEARS. . .	9987	28	29	30	30	27	27	28	28	26	26	27	27	25	26	26	26
63 YEARS. . .	9877	19	19	20	20	18	19	19	19	18	18	18	18	17	18	18	18
64 YEARS. . .	9758	10	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9
4 YEARS																	
18 YEARS. . .	5564	438	731	962	1279	225	343	432	550	157	226	276	341	116	158	188	226
19 YEARS. . .	5969	433	713	930	1227	227	342	427	540	160	227	276	340	119	161	190	228
20 YEARS. . .	6362	428	694	899	1176	228	340	422	530	162	229	276	338	121	163	192	229
21 YEARS. . .	6741	423	676	869	1127	229	338	417	520	164	230	276	336	124	165	194	230
22 YEARS. . .	7108	417	657	839	1080	230	335	411	510	166	230	275	333	126	167	195	230
23 YEARS. . .	7461	411	639	809	1034	230	332	405	499	168	230	274	330	128	168	196	231
24 YEARS. . .	7802	404	621	780	989	230	329	399	488	169	230	273	327	129	170	197	230
25 YEARS. . .	8129	398	602	751	945	230	325	392	477	170	230	271	323	131	171	197	230
26 YEARS. . .	8444	390	583	723	903	229	321	385	465	171	229	269	319	132	171	197	229
27 YEARS. . .	8746	383	565	695	862	228	316	377	453	171	228	267	314	133	172	197	228
28 YEARS. . .	9034	375	546	667	822	227	311	369	441	171	227	264	309	134	172	196	226
29 YEARS. . .	9310	366	527	640	783	225	306	361	429	171	225	260	304	135	172	196	224
30 YEARS. . .	9573	358	509	614	745	223	300	353	417	171	223	257	298	135	171	194	222
31 YEARS. . .	9822	349	491	588	708	221	294	344	404	170	220	253	292	136	171	193	220
32 YEARS. . .	10059	340	472	562	673	218	288	335	392	169	217	249	286	136	170	191	217
33 YEARS. . .	10283	331	454	537	639	215	282	326	379	168	214	244	280	135	168	189	214
34 YEARS. . .	10494	321	436	513	606	211	275	316	366	167	211	239	273	135	167	187	210
35 YEARS. . .	10691	311	418	489	574	208	268	307	353	165	207	234	266	134	165	184	207
36 YEARS. . .	10876	302	401	465	543	204	261	297	340	163	203	229	259	133	163	181	203
37 YEARS. . .	11048	292	383	442	513	200	253	287	327	161	199	223	252	132	161	178	199
38 YEARS. . .	11207	282	366	420	484	196	246	277	314	158	195	218	244	131	158	175	194
39 YEARS. . .	11353	271	349	398	456	191	238	267	302	156	190	212	236	129	155	171	190
40 YEARS. . .	11486	261	332	377	429	186	230	257	289	153	185	205	228	128	152	168	185
41 YEARS. . .	11606	251	316	356	403	181	222	247	276	149	180	199	220	126	149	163	180
42 YEARS. . .	11713	240	300	336	378	176	214	237	263	146	175	192	212	123	146	159	174
43 YEARS. . .	11807	230	284	316	354	170	205	226	250	142	169	185	204	121	142	155	169
44 YEARS. . .	11888	219	268	297	330	164	197	216	238	138	164	178	195	118	138	150	163
45 YEARS. . .	11956	209	252	278	308	158	188	206	225	134	158	171	187	115	134	145	157
46 YEARS. . .	12011	198	237	260	286	152	179	195	213	130	151	164	178	112	130	140	151
47 YEARS. . .	12053	187	222	243	265	146	170	185	200	125	145	156	169	109	125	134	144
48 YEARS. . .	12082	177	208	226	245	139	161	174	188	121	139	149	160	105	120	129	138
49 YEARS. . .	12099	166	193	209	226	133	152	164	176	116	132	141	151	102	115	123	131
50 YEARS. . .	12102	156	179	193	207	126	143	153	164	110	125	133	142	98	110	117	124
51 YEARS. . .	12092	145	166	177	190	119	134	143	152	105	118	125	133	93	104	111	117
52 YEARS. . .	12069	134	152	162	172	111	125	133	141	99	111	117	124	89	99	104	110
53 YEARS. . .	12033	124	139	147	156	104	116	122	129	93	103	109	115	84	93	98	103
54 YEARS. . .	11985	114	126	133	140	97	106	112	118	87	96	101	106	79	87	91	95
55 YEARS. . .	11923	103	114	119	125	89	97	102	107	81	88	92	96	74	80	84	88
56 YEARS. . .	11848	93	101	106	110	81	88	92	95	74	80	84	87	68	74	77	80
57 YEARS. . .	11761	83	89	93	96	73	78	81	84	67	72	75	78	63	67	69	72
58 YEARS. . .	11660	72	77	80	83	65	69	71	74	60	64	66	68	56	60	62	64
59 YEARS. . .	11547	62	66	68	70	56	60	61	63	53	56	57	59	50	53	54	55
60 YEARS. . .	11420	52	54	56	57	48	50	51	52	45	47	48	50	43	45	46	47
61 YEARS. . .	11281	42	43	44	45	39	40	41	42	37	38	39	40	35	37	37	38
62 YEARS. . .	11128	31	32	33	33	30	31	31	31	29	29	30	30	28	28	29	29
63 YEARS. . .	10963	21	21	22	22	20	21	21	21	20	20	20	20	19	19	20	20
64 YEARS. . .	10784	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10

Table 24. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1971, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	5711	516	873	1156	1546	260	402	509	652	179	261	321	400	130	180	216	261
19 YEARS. . .	6211	512	852	1119	1484	263	401	504	643	183	263	322	399	134	184	219	264
20 YEARS. . .	6697	506	831	1082	1423	265	399	499	631	186	266	323	397	138	187	222	266
21 YEARS. . .	7168	501	810	1046	1365	267	397	494	620	189	267	323	395	141	190	224	268
22 YEARS. . .	7625	495	789	1011	1309	268	395	488	608	192	269	323	393	144	193	227	269
23 YEARS. . .	8069	488	767	976	1254	270	392	481	596	194	270	323	390	147	195	228	270
24 YEARS. . .	8498	481	746	942	1200	270	389	474	584	196	270	322	387	149	197	230	270
25 YEARS. . .	8913	474	725	908	1148	270	385	467	571	198	270	320	383	152	199	231	270
26 YEARS. . .	9314	466	703	875	1098	270	381	459	558	199	270	318	379	154	200	232	270
27 YEARS. . .	9701	458	681	842	1049	269	376	451	545	201	269	316	374	155	201	232	269
28 YEARS. . .	10073	449	660	810	1001	268	371	442	531	201	268	313	369	157	202	232	268
29 YEARS. . .	10432	440	638	778	954	267	366	433	517	202	267	310	363	158	202	231	266
30 YEARS. . .	10776	430	617	746	909	265	360	424	503	202	265	306	357	159	202	230	264
31 YEARS. . .	11107	420	595	716	866	263	353	414	489	202	262	302	351	160	202	229	262
32 YEARS. . .	11423	410	574	685	823	260	347	404	474	201	260	296	344	160	201	228	259
33 YEARS. . .	11725	400	553	656	782	257	340	394	459	200	257	293	337	160	200	226	256
34 YEARS. . .	12013	389	531	627	743	254	332	383	445	199	253	288	330	160	199	224	253
35 YEARS. . .	12287	378	510	598	704	250	324	372	430	197	249	283	322	160	198	221	249
36 YEARS. . .	12547	367	490	570	667	246	316	361	415	195	245	277	314	159	196	218	245
37 YEARS. . .	12792	355	469	543	631	242	308	350	400	193	241	271	306	158	193	215	240
38 YEARS. . .	13024	344	449	516	596	237	299	339	385	191	236	264	297	157	191	212	235
39 YEARS. . .	13241	332	429	490	562	232	290	327	369	188	231	258	288	156	188	208	230
40 YEARS. . .	13444	320	409	465	530	226	281	315	354	185	226	251	279	154	185	204	225
41 YEARS. . .	13634	308	389	440	499	221	272	303	339	182	220	243	270	152	181	199	219
42 YEARS. . .	13809	296	370	416	468	215	262	291	324	178	214	236	[illegible]	150	178	194	213
43 YEARS. . .	13969	283	351	392	439	209	253	279	309	174	208	228	251	147	174	189	207
44 YEARS. . .	14116	271	332	369	411	202	243	267	294	170	201	220	241	145	169	184	200
45 YEARS. . .	14249	258	313	346	383	195	232	254	279	165	194	211	231	142	165	178	193
46 YEARS. . .	14368	246	295	324	357	188	222	242	264	160	187	203	220	138	160	172	186
47 YEARS. . .	14472	233	277	303	332	181	212	230	250	155	180	194	210	134	155	166	179
48 YEARS. . .	14562	220	259	282	307	173	201	217	235	149	172	185	199	130	149	160	171
49 YEARS. . .	14638	208	242	262	284	165	190	205	220	144	164	176	189	126	143	153	163
50 YEARS. . .	14701	195	225	242	261	157	179	192	206	138	156	167	178	122	137	146	155
51 YEARS. . .	14749	182	208	223	239	149	168	179	191	131	148	157	167	117	131	138	147
52 YEARS. . .	14782	169	192	204	216	140	157	167	177	124	139	147	156	111	124	131	138
53 YEARS. . .	14802	157	176	186	197	131	146	154	163	117	130	137	145	106	117	123	129
54 YEARS. . .	14808	144	160	169	178	122	135	142	149	110	121	127	134	100	110	115	120
55 YEARS. . .	14799	131	144	151	159	113	123	129	135	102	112	117	122	94	102	106	111
56 YEARS. . .	14777	118	129	135	141	103	112	117	122	94	102	106	111	87	94	98	101
57 YEARS. . .	14740	106	114	118	123	93	100	104	108	86	92	96	99	80	85	88	92
58 YEARS. . .	14689	93	99	103	106	83	88	91	94	77	82	85	88	72	77	79	82
59 YEARS. . .	14624	80	85	87	90	72	76	79	81	68	72	74	76	64	67	69	71
60 YEARS. . .	14545	67	70	72	74	61	64	66	67	58	61	62	64	55	58	59	60
61 YEARS. . .	14452	54	56	57	58	50	52	53	54	48	50	51	52	46	48	48	49
62 YEARS. . .	14344	41	42	43	43	38	40	40	41	37	38	39	39	36	37	37	38
63 YEARS. . .	14223	27	28	28	29	25	27	27	27	25	26	26	27	25	25	26	26
64 YEARS. . .	14087	14	14	14	14	13	14	14	14	13	13	13	13	13	13	13	13
4 YEARS OR MORE																	
18 YEARS. . .	5521	681	1161	1541	2064	338	528	671	865	229	339	419	525	165	231	278	339
19 YEARS. . .	6374	677	1135	1493	1983	343	528	667	852	236	344	423	525	171	237	284	344
20 YEARS. . .	7200	672	1109	1446	1905	348	528	662	840	242	348	425	525	177	243	290	349
21 YEARS. . .	8002	667	1082	1400	1829	352	527	657	826	247	352	428	525	183	249	295	353
22 YEARS. . .	8777	660	1055	1355	1754	355	525	650	813	252	356	429	523	188	254	299	356
23 YEARS. . .	9527	653	1028	1310	1682	358	524	643	798	256	358	430	521	193	258	303	358
24 YEARS. . .	10252	645	1001	1265	1612	360	521	635	783	260	360	430	517	197	262	306	360
25 YEARS. . .	10951	636	973	1221	1543	361	517	627	767	264	361	429	514	201	265	308	361
26 YEARS. . .	11624	626	946	1177	1476	362	512	617	750	267	362	427	509	205	268	310	362
27 YEARS. . .	12272	616	917	1133	1411	362	506	607	733	269	362	425	503	208	270	311	362
28 YEARS. . .	12894	605	889	1091	1347	361	500	596	716	271	361	422	497	210	271	312	361
29 YEARS. . .	13491	593	861	1048	1286	360	493	584	697	272	360	418	490	213	273	312	359
30 YEARS. . .	14062	581	832	1006	1225	358	486	572	679	272	358	414	483	215	273	311	357
31 YEARS. . .	14608	568	804	965	1167	355	478	560	660	273	355	409	475	216	273	310	354
32 YEARS. . .	15128	555	775	925	1110	352	469	547	641	272	352	404	466	217	273	308	351
33 YEARS. . .	15622	541	747	885	1055	349	460	533	621	271	348	397	457	218	272	306	347
34 YEARS. . .	16091	527	718	846	1002	344	450	519	602	270	344	391	447	218	270	304	343
35 YEARS. . .	16534	512	690	808	950	339	440	504	582	268	339	383	437	217	268	300	338
36 YEARS. . .	16952	497	662	770	900	334	429	489	561	266	333	376	426	217	266	297	332
37 YEARS. . .	17344	481	634	733	851	328	418	474	541	263	327	367	415	216	263	292	326
38 YEARS. . .	17710	466	607	697	804	322	406	459	521	260	321	359	403	214	260	288	320
39 YEARS. . .	18051	449	580	662	759	315	394	443	500	256	314	350	391	212	256	282	313
40 YEARS. . .	18367	433	553	627	715	308	381	427	479	252	306	340	378	210	251	277	305
41 YEARS. . .	18656	417	526	594	672	300	368	411	459	247	299	330	366	207	247	270	297
42 YEARS. . .	18921	400	499	561	631	291	355	394	438	242	290	319	353	204	242	264	289
43 YEARS. . .	19159	383	473	528	591	283	342	377	418	236	282	309	339	201	236	257	280
44 YEARS. . .	19372	366	448	497	553	274	328	361	397	230	272	297	326	197	230	249	271
45 YEARS. . .	19560	349	422	466	516	264	314	344	377	224	263	286	312	192	223	241	262
46 YEARS. . .	19722	331	397	436	480	254	300	326	356	217	253	274	297	187	216	233	252
47 YEARS. . .	19858	314	373	407	445	244	285	309	336	210	243	262	283	182	209	224	241
48 YEARS. . .	19969	296	349	379	412	233	271	292	316	202	232	249	268	176	201	215	231
49 YEARS. . .	20054	279	325	351	380	222	256	275	296	194	221	237	254	170	193	206	220
50 YEARS. . .	20114	262	302	324	349	211	241	258	276	185	210	224	239	164	185	196	209
51 YEARS. . .	20148	244	279	298	319	199	226	240	256	176	198	211	224	157	176	186	197
52 YEARS. . .	20156	227	256	273	291	186	210	223	237	167	186	197	209	150	166	175	185
53 YEARS. . .	20139	209	234	248	263	175	195	206	218	157	174	183	193	142	156	164	173
54 YEARS. . .	20097	192	213	224	237	163	180	189	199	147	162	170	178	133	146	153	161
55 YEARS. . .	20029	174	192	201	211	150	164	172	180	136	149	156	163	125	136	142	148
56 YEARS. . .	19935	157	171	179	186	137	148	155	161	125	136	141	147	115	125	130	135
57 YEARS. . .	19816	140	151	157	163	123	133	138	143	114	122	127	131	106	113	117	121
58 YEARS. . .	19671	122	131	135	140	109	117	121	125	102	109	112	116	95	101	104	108
59 YEARS. . .	19500	105	111	115	118	95	101	104	107	89	94	97	100	84	89	91	94
60 YEARS. . .	19304	88	92	94	97	81	85	87	89	76	80	82	84	72	76	78	79
61 YEARS. . .	19082	71	73	75	76	66	68	70	71	63	65	66	68	60	62	63	65
62 YEARS. . .	18835	53	55	56	56	50	52	52	53	48	50	50	51	47	48	49	49
63 YEARS. . .	18562	36	36	37	37	34	35	35	35	33	34	34	34	32	33	33	34
64 YEARS. . .	18264	18	18	18	18	17	18	18	18	17	17	17	17	17	17	17	17

Table 24. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1971, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE--Continued

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	5189	637	1081	1431	1914	318	495	628	807	216	319	394	492	156	218	262	319
19 YEARS. . .	6020	633	1057	1387	1839	323	495	624	796	223	324	397	493	162	224	268	324
20 YEARS. . .	6823	629	1032	1344	1766	327	495	620	784	228	328	400	492	167	230	273	328
21 YEARS. . .	7601	623	1008	1301	1695	331	494	614	771	233	331	401	492	173	235	278	332
22 YEARS. . .	8352	617	983	1258	1626	334	493	608	758	238	334	403	490	178	239	282	335
23 YEARS. . .	9077	610	957	1216	1559	337	491	601	744	242	337	403	488	182	243	285	337
24 YEARS. . .	9776	603	932	1175	1494	338	487	594	730	246	338	403	485	186	247	288	339
25 YEARS. . .	10449	594	906	1133	1430	340	484	585	715	249	340	402	481	190	250	290	339
26 YEARS. . .	11095	585	879	1092	1367	340	479	576	699	251	340	401	476	193	252	291	340
27 YEARS. . .	11715	575	853	1052	1307	340	474	567	683	253	340	398	471	196	254	292	339
28 YEARS. . .	12309	564	826	1012	1247	339	468	556	666	255	339	395	465	199	255	293	338
29 YEARS. . .	12876	553	800	972	1190	338	461	545	649	256	337	392	458	201	256	293	337
30 YEARS. . .	13417	541	773	933	1134	335	454	534	632	256	335	387	451	202	257	292	334
31 YEARS. . .	13932	529	746	894	1079	333	446	521	614	256	332	382	443	203	257	291	332
32 YEARS. . .	14421	516	719	857	1026	330	437	509	596	255	329	377	434	204	256	289	328
33 YEARS. . .	14883	503	692	819	975	326	428	496	577	254	325	371	426	204	255	287	324
34 YEARS. . .	15319	490	666	783	925	322	419	482	558	253	321	364	416	204	253	284	320
35 YEARS. . .	15729	475	639	747	677	317	409	469	539	251	316	357	406	204	251	281	315
36 YEARS. . .	16112	461	613	712	830	311	399	454	520	248	311	350	396	203	249	277	310
37 YEARS. . .	16470	446	587	677	785	306	388	440	501	245	305	342	385	202	246	273	304
38 YEARS. . .	16801	431	561	643	741	299	377	425	482	242	298	333	374	200	242	268	297
39 YEARS. . .	17105	416	535	610	699	293	365	410	462	238	292	324	362	198	238	263	291
40 YEARS. . .	17384	401	510	576	658	285	353	395	443	234	284	315	350	196	234	257	283
41 YEARS. . .	17636	385	485	546	618	278	341	379	423	229	277	305	339	193	229	251	276
42 YEARS. . .	17862	369	460	516	580	270	328	364	404	224	269	295	326	190	224	245	268
43 YEARS. . .	18062	353	435	485	543	262	315	348	385	219	260	285	313	186	219	238	259
44 YEARS. . .	18235	337	411	456	507	253	302	332	365	213	252	274	300	182	213	230	250
45 YEARS. . .	18382	321	388	428	472	244	289	316	346	207	242	263	287	178	206	223	241
46 YEARS. . .	18503	304	364	406	439	234	276	300	327	200	233	252	273	173	200	215	232
47 YEARS. . .	18598	288	341	372	407	224	262	284	308	193	223	241	260	168	192	206	222
48 YEARS. . .	18666	272	319	346	376	214	248	268	289	186	213	229	246	162	185	198	212
49 YEARS. . .	18708	255	297	320	347	204	234	251	270	178	203	217	232	156	177	189	201
50 YEARS. . .	18724	239	275	296	318	193	220	235	252	170	192	205	218	150	169	179	191
51 YEARS. . .	18713	222	254	271	290	182	206	219	234	161	181	192	204	144	160	170	180
52 YEARS. . .	18676	206	233	248	264	171	192	203	215	152	170	180	190	137	152	160	169
53 YEARS. . .	18613	190	213	225	239	159	177	187	198	143	158	167	176	129	142	150	157
54 YEARS. . .	18524	174	193	203	214	148	163	171	180	134	147	154	162	121	133	139	146
55 YEARS. . .	18408	158	173	182	191	136	149	155	163	124	135	141	147	113	123	128	134
56 YEARS. . .	18267	142	154	161	168	124	134	140	146	113	123	128	133	104	113	117	122
57 YEARS. . .	18098	126	136	141	147	111	120	124	129	103	110	114	119	95	102	106	110
58 YEARS. . .	17904	110	118	122	126	98	105	108	112	92	98	101	104	86	91	94	97
59 YEARS. . .	17683	94	100	103	106	86	90	93	96	80	85	87	90	76	80	82	84
60 YEARS. . .	17436	79	83	85	87	72	76	78	79	68	72	73	75	65	68	69	71
61 YEARS. . .	17163	63	66	67	68	59	61	62	63	56	58	59	60	54	56	57	58
62 YEARS. . .	16864	47	49	49	50	48	46	47	47	43	44	45	46	42	43	43	44
63 YEARS. . .	16538	32	32	33	33	30	31	31	32	29	30	30	31	29	29	30	30
64 YEARS. . .	16186	16	16	16	16	15	16	16	16	15	15	15	15	15	15	15	15
5 YEARS OR MORE																	
18 YEARS. . .	5936	740	1262	1675	2247	368	573	729	939	251	369	456	570	181	253	304	370
19 YEARS. . .	7740	735	1232	1623	2158	373	573	724	925	257	374	459	570	187	259	309	374
20 YEARS. . .	8521	729	1203	1571	2072	377	572	718	911	262	378	461	569	193	264	314	378
21 YEARS. . .	9280	722	1174	1520	1988	381	571	711	895	268	381	463	568	198	269	319	382
22 YEARS. . .	10017	714	1144	1470	1907	384	569	704	880	272	384	464	565	203	274	323	384
23 YEARS. . .	10731	706	1114	1421	1828	386	566	695	864	277	386	464	562	208	278	326	387
24 YEARS. . .	11424	696	1084	1372	1751	388	562	686	847	280	388	463	558	212	282	329	388
25 YEARS. . .	12093	687	1054	1324	1676	389	557	677	829	284	389	462	554	216	285	331	389
26 YEARS. . .	12741	676	1024	1276	1604	389	552	666	811	286	389	460	548	220	288	333	389
27 YEARS. . .	13366	665	993	1229	1532	389	546	655	792	289	389	457	542	223	290	334	389
28 YEARS. . .	13969	652	962	1182	1463	388	539	643	773	290	388	454	536	225	291	335	388
29 YEARS. . .	14550	640	931	1136	1396	387	531	630	754	291	386	450	528	228	292	335	386
30 YEARS. . .	15109	627	901	1091	1331	385	523	617	734	292	384	445	520	230	293	334	384
31 YEARS. . .	15645	613	870	1047	1268	382	515	604	713	292	381	440	511	231	293	333	381
32 YEARS. . .	16159	599	839	1003	1206	378	505	590	693	292	378	434	502	232	292	331	377
33 YEARS. . .	16650	584	809	960	1147	375	495	575	672	291	374	428	492	233	291	329	373
34 YEARS. . .	17120	569	778	918	1089	370	485	560	651	289	369	421	482	233	290	326	368
35 YEARS. . .	17567	553	748	877	1033	365	474	545	629	288	364	413	471	233	288	323	363
36 YEARS. . .	17991	537	718	837	979	359	463	529	608	285	359	405	459	232	285	319	358
37 YEARS. . .	18394	521	688	797	927	353	451	513	586	282	352	396	448	231	283	314	351
38 YEARS. . .	18774	504	659	758	876	347	439	496	564	279	346	387	435	230	279	310	345
39 YEARS. . .	19132	487	630	720	827	340	426	480	542	275	339	378	423	228	275	304	337
40 YEARS. . .	19468	470	601	683	779	332	413	463	521	271	331	368	410	226	271	298	330
41 YEARS. . .	19781	452	572	647	733	324	399	445	499	266	323	357	396	223	266	292	322
42 YEARS. . .	20072	434	544	611	689	315	385	428	477	261	314	346	383	220	261	285	313
43 YEARS. . .	20341	417	516	577	646	306	371	410	455	255	305	335	368	216	255	278	304
44 YEARS. . .	20587	398	489	543	605	297	357	393	433	249	296	323	354	212	249	270	294
45 YEARS. . .	20812	380	461	510	565	287	342	375	411	243	286	311	339	208	242	262	284
46 YEARS. . .	21013	362	435	476	526	277	327	357	389	236	275	299	324	203	235	254	274
47 YEARS. . .	21193	343	408	447	489	266	312	338	368	228	265	286	309	198	228	245	263
48 YEARS. . .	21350	325	383	416	453	255	296	320	346	220	254	273	294	192	220	235	252
49 YEARS. . .	21486	306	357	386	418	243	281	302	325	212	242	259	278	186	211	225	241
50 YEARS. . .	21598	287	332	357	385	232	265	283	304	203	230	246	262	179	202	215	229
51 YEARS. . .	21689	269	307	329	353	219	248	265	283	193	218	232	246	172	193	204	217
52 YEARS. . .	21757	250	283	302	322	207	232	246	262	184	205	217	230	164	183	193	204
53 YEARS. . .	21803	231	259	275	292	194	216	228	241	173	192	203	214	156	173	182	191
54 YEARS. . .	21827	212	236	249	263	180	199	209	220	163	179	188	197	147	162	170	178
55 YEARS. . .	21828	194	213	224	235	166	182	191	200	151	165	173	181	138	150	157	164
56 YEARS. . .	21807	175	191	199	208	152	165	172	180	139	151	157	164	128	139	144	150
57 YEARS. . .	21764	156	168	175	182	138	148	154	159	127	136	142	147	118	126	131	135
58 YEARS. . .	21698	137	147	152	157	122	131	135	140	114	122	125	130	106	113	117	121
59 YEARS. . .	21611	118	125	129	133	107	113	116	120	100	106	109	112	94	100	102	105
60 YEARS. . .	21501	99	104	106	109	91	95	97	100	86	90	92	94	82	85	87	89
61 YEARS. . .	21368	80	83	84	86	74	77	79	80	71	74	75	76	68	70	72	73
62 YEARS. . .	21214	60	62	63	64	57	59	59	60	55	56	57	58	53	54	55	56
63 YEARS. . .	21037	41	41	42	42	39	40	40	40	38	38	39	39	37	37	38	38
64 YEARS. . .	20837	20	21	21	21	20	20	20	20	20	20	20	20	19	19	19	20

Table 25. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1970, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	4185	277	457	598	793	145	218	272	345	102	145	176	217	76	103	121	145
19 YEARS. . .	4390	273	444	578	759	145	216	269	339	103	145	176	215	78	104	122	146
20 YEARS. . .	4588	269	432	558	727	146	214	265	332	104	146	175	213	79	105	123	146
21 YEARS. . .	4780	265	420	538	696	146	212	261	325	105	146	174	211	80	106	123	146
22 YEARS. . .	4964	261	408	519	667	146	210	257	318	106	146	174	209	81	106	124	146
23 YEARS. . .	5142	256	396	500	638	145	208	253	310	107	145	172	207	82	107	124	145
24 YEARS. . .	5313	252	384	482	609	145	205	248	303	107	145	171	204	82	107	124	145
25 YEARS. . .	5477	247	372	463	582	144	203	244	296	107	144	170	201	83	108	124	144
26 YEARS. . .	5634	242	360	445	555	143	200	239	288	107	143	168	198	84	108	124	143
27 YEARS. . .	5784	237	348	428	530	142	196	234	280	107	142	166	195	84	108	123	142
28 YEARS. . .	5928	232	336	410	505	141	193	228	273	107	141	164	192	84	107	123	141
29 YEARS. . .	6065	226	325	393	480	140	189	223	265	107	140	161	188	84	107	122	139
30 YEARS. . .	6195	221	313	377	457	138	186	217	257	106	138	159	184	84	106	121	138
31 YEARS. . .	6318	215	301	361	434	136	182	212	249	106	136	156	180	84	106	120	136
32 YEARS. . .	6435	209	290	345	412	135	178	206	241	105	134	153	176	84	105	118	134
33 YEARS. . .	6544	203	278	329	391	132	173	200	233	104	132	150	172	84	104	117	132
34 YEARS. . .	6647	197	267	314	370	130	169	194	224	103	130	147	168	83	103	115	130
35 YEARS. . .	6743	191	256	299	351	128	165	188	216	102	127	144	163	83	102	113	127
36 YEARS. . .	6832	185	245	284	331	125	160	182	208	100	125	140	159	82	100	111	125
37 YEARS. . .	6915	178	234	270	313	123	155	176	200	99	122	137	154	81	99	109	122
38 YEARS. . .	6990	172	224	256	295	120	150	170	192	97	119	133	149	80	97	107	119
39 YEARS. . .	7059	166	213	243	278	117	145	163	184	95	116	129	144	79	95	105	116
40 YEARS. . .	7121	159	203	230	261	114	140	157	176	93	113	125	139	78	93	102	113
41 YEARS. . .	7176	153	192	217	245	110	135	151	168	91	110	121	134	77	91	100	110
42 YEARS. . .	7224	146	182	205	230	107	130	144	160	89	107	117	129	75	89	97	106
43 YEARS. . .	7266	140	173	192	215	104	125	138	152	87	103	113	124	74	87	94	103
44 YEARS. . .	7301	133	163	181	201	100	120	131	145	84	100	109	119	72	84	91	99
45 YEARS. . .	7329	127	153	169	187	96	114	125	137	82	96	104	113	70	82	86	95
46 YEARS. . .	7350	120	144	156	174	93	109	119	129	79	92	100	108	68	79	85	92
47 YEARS. . .	7364	114	135	147	161	89	104	112	122	76	88	95	103	66	76	82	88
48 YEARS. . .	7372	107	126	137	149	85	98	106	114	73	84	90	97	64	73	78	84
49 YEARS. . .	7372	101	117	127	137	81	93	99	107	70	80	86	92	62	70	75	80
50 YEARS. . .	7366	94	109	117	125	76	87	93	100	67	76	81	86	59	67	71	75
51 YEARS. . .	7353	88	101	108	115	72	81	87	92	64	72	76	81	57	63	67	71
52 YEARS. . .	7334	82	92	98	105	68	76	80	85	60	67	71	75	54	60	63	67
53 YEARS. . .	7307	75	84	89	95	63	70	74	78	57	63	66	70	51	56	59	62
54 YEARS. . .	7274	69	77	81	85	59	65	68	71	53	58	61	64	48	53	55	58
55 YEARS. . .	7234	63	69	72	76	54	59	62	65	49	54	56	58	45	49	51	53
56 YEARS. . .	7187	56	61	64	67	49	53	56	58	45	49	51	53	42	45	47	48
57 YEARS. . .	7133	50	54	56	58	44	48	49	51	41	44	46	47	38	41	42	44
58 YEARS. . .	7072	44	47	49	50	39	42	43	45	37	39	40	42	34	36	38	39
59 YEARS. . .	7005	38	40	41	42	34	36	37	38	32	34	35	36	30	32	33	34
60 YEARS. . .	6931	32	33	34	35	29	30	31	32	27	29	29	30	26	27	28	29
61 YEARS. . .	6850	25	26	27	27	24	25	25	25	23	23	24	24	22	22	23	23
62 YEARS. . .	6762	19	20	20	20	18	19	19	19	17	18	18	18	17	17	17	18
63 YEARS. . .	6667	13	13	13	13	12	13	13	13	12	12	12	12	12	12	12	12
64 YEARS. . .	6566	6	7	7	7	6	6	6	6	6	6	6	6	6	6	6	6
8 YEARS																	
18 YEARS. . .	4888	335	557	732	972	174	263	331	420	122	175	212	262	91	123	146	175
19 YEARS. . .	5138	331	542	707	932	175	262	326	412	124	175	212	260	93	125	147	175
20 YEARS. . .	5380	327	528	683	893	175	260	322	404	125	176	212	258	94	126	148	176
21 YEARS. . .	5614	322	513	659	855	176	258	317	396	126	176	211	256	96	127	149	176
22 YEARS. . .	5840	317	499	636	818	176	255	313	387	127	176	210	254	97	128	149	176
23 YEARS. . .	6058	312	484	613	783	176	252	308	379	128	176	209	251	98	129	150	176
24 YEARS. . .	6269	307	470	591	749	175	249	302	370	129	175	207	248	99	129	150	175
25 YEARS. . .	6472	301	456	568	715	175	246	297	361	129	175	206	245	100	130	150	175
26 YEARS. . .	6668	295	441	547	683	174	243	291	352	130	174	204	241	101	130	150	174
27 YEARS. . .	6856	289	427	525	651	173	239	285	343	130	173	202	238	101	130	149	172
28 YEARS. . .	7036	283	412	504	621	171	235	279	333	130	171	199	234	102	130	149	171
29 YEARS. . .	7208	276	398	484	591	170	231	272	324	129	170	197	229	102	130	148	169
30 YEARS. . .	7372	270	384	463	563	168	226	266	314	129	168	194	225	102	129	147	168
31 YEARS. . .	7529	263	370	444	535	166	222	259	305	128	166	191	220	102	128	145	166
32 YEARS. . .	7678	256	356	424	508	164	217	252	295	127	164	187	216	102	128	144	163
33 YEARS. . .	7820	249	342	405	482	162	212	245	285	126	161	184	211	102	127	142	161
34 YEARS. . .	7954	242	329	387	457	159	207	238	276	125	159	180	206	101	125	140	158
35 YEARS. . .	8080	234	315	369	433	156	202	231	266	124	156	176	200	101	124	138	155
36 YEARS. . .	8198	227	302	351	410	153	196	224	256	122	153	172	195	100	122	136	152
37 YEARS. . .	8309	220	289	334	387	150	191	216	247	121	150	168	189	99	121	134	149
38 YEARS. . .	8411	212	276	317	365	147	185	209	237	119	146	164	184	98	119	131	146
39 YEARS. . .	8507	204	263	300	344	143	179	201	227	117	143	159	178	97	117	129	142
40 YEARS. . .	8594	197	251	284	324	140	173	194	217	114	139	154	172	96	114	126	139
41 YEARS. . .	8674	189	238	269	304	136	167	186	208	112	135	150	166	94	112	123	135
42 YEARS. . .	8746	181	226	254	285	132	161	178	198	110	131	145	160	93	109	120	131
43 YEARS. . .	8810	173	214	239	267	128	155	171	189	107	127	140	153	91	107	116	127
44 YEARS. . .	8867	165	202	224	250	124	148	163	179	104	123	134	147	89	104	113	123
45 YEARS. . .	8916	157	191	210	233	119	142	155	170	101	119	129	141	87	101	109	118
46 YEARS. . .	8957	149	179	197	217	115	135	147	161	98	114	124	134	84	98	105	114
47 YEARS. . .	8990	142	168	184	201	110	129	139	151	94	109	118	128	82	94	101	109
48 YEARS. . .	9016	134	157	171	186	105	122	132	142	91	105	112	121	79	91	97	104
49 YEARS. . .	9034	126	146	158	171	100	115	124	133	87	100	107	114	77	87	93	99
50 YEARS. . .	9044	118	136	146	156	95	109	116	124	83	95	101	108	74	83	88	94
51 YEARS. . .	9047	110	126	135	144	90	102	108	116	79	89	95	101	71	79	84	89
52 YEARS. . .	9042	102	116	123	131	85	95	101	107	75	84	89	94	67	75	79	83
53 YEARS. . .	9029	94	106	112	119	79	88	93	98	71	79	83	87	64	71	74	78
54 YEARS. . .	9009	87	96	101	107	73	81	85	90	66	73	77	80	60	66	69	72
55 YEARS. . .	8980	79	87	91	95	68	74	78	81	62	67	70	73	56	61	64	67
56 YEARS. . .	8944	71	77	81	84	62	67	70	73	57	61	64	67	52	56	59	61
57 YEARS. . .	8901	63	68	71	74	56	60	62	65	52	55	57	60	48	51	53	55
58 YEARS. . .	8849	55	59	61	63	50	53	55	56	46	49	51	52	43	46	47	49
59 YEARS. . .	8790	48	51	52	54	43	46	47	48	41	43	44	45	38	40	41	43
60 YEARS. . .	8724	40	42	43	44	37	38	39	40	35	36	37	38	33	34	35	36
61 YEARS. . .	8649	32	33	34	35	30	31	32	32	29	30	30	31	27	28	29	29
62 YEARS. . .	8567	24	25	25	26	23	24	24	24	22	23	23	23	21	22	22	23
63 YEARS. . .	8477	16	17	17	17	16	16	16	16	15	15	16	16	15	15	15	15
64 YEARS. . .	8379	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8

Table 25. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1970, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	5348	380	632	831	1105	196	298	374	476	138	197	240	296	102	138	164	197
19 YEARS. . .	5641	375	616	803	1060	197	296	370	467	139	198	240	294	104	140	166	198
20 YEARS. . .	5926	370	599	776	1016	198	294	365	458	141	198	239	292	106	142	167	198
21 YEARS. . .	6202	365	583	749	973	199	292	360	449	142	199	239	290	107	143	168	199
22 YEARS. . .	6468	360	567	723	932	199	289	354	439	144	199	238	287	109	144	169	199
23 YEARS. . .	6726	354	551	697	891	199	286	349	430	145	199	236	284	111	145	169	199
24 YEARS. . .	6975	348	534	672	852	198	283	343	420	146	198	235	281	112	146	170	198
25 YEARS. . .	7215	342	518	647	815	198	279	337	410	146	198	233	278	113	147	170	198
26 YEARS. . .	7446	335	502	622	778	197	276	330	400	147	197	231	274	114	147	169	197
27 YEARS. . .	7668	329	486	598	742	196	271	324	390	147	196	229	270	115	147	169	195
28 YEARS. . .	7882	322	469	574	708	194	267	317	379	147	194	226	265	115	147	168	194
29 YEARS. . .	8086	314	453	551	674	193	262	310	369	147	193	223	261	116	147	168	192
30 YEARS. . .	8281	307	437	526	641	191	257	302	358	146	191	220	256	116	147	166	190
31 YEARS. . .	8468	299	422	505	610	189	252	295	347	146	188	217	251	116	146	165	188
32 YEARS. . .	8646	291	406	483	580	186	247	287	336	145	186	213	245	116	145	164	186
33 YEARS. . .	8814	284	390	462	550	184	241	279	325	144	183	209	240	116	144	162	183
34 YEARS. . .	8974	275	375	441	522	181	236	271	314	142	180	205	234	115	142	160	180
35 YEARS. . .	9125	267	359	420	494	178	230	263	303	141	177	201	228	115	141	158	177
36 YEARS. . .	9267	259	344	400	467	175	224	255	292	139	174	196	222	114	139	155	174
37 YEARS. . .	9400	250	329	381	442	171	217	247	281	137	171	191	216	113	137	152	170
38 YEARS. . .	9524	242	315	362	417	167	211	238	270	135	167	186	209	112	135	150	166
39 YEARS. . .	9639	233	300	343	393	163	204	230	259	133	163	181	203	110	133	147	162
40 YEARS. . .	9745	224	286	325	370	159	197	221	248	130	159	176	196	109	130	143	158
41 YEARS. . .	9842	215	272	307	346	155	191	212	237	128	154	171	189	107	128	140	154
42 YEARS. . .	9931	207	258	290	326	151	184	204	226	125	150	165	182	106	125	136	149
43 YEARS. . .	10010	198	244	273	305	146	176	195	216	122	145	159	175	104	122	133	145
44 YEARS. . .	10081	189	231	257	285	141	169	186	205	119	141	153	168	101	119	129	140
45 YEARS. . .	10142	180	218	241	266	136	162	177	194	115	136	147	161	99	115	124	135
46 YEARS. . .	10195	171	205	225	248	131	155	168	184	112	130	141	153	96	111	120	130
47 YEARS. . .	10239	162	192	210	230	126	147	159	173	108	125	135	146	94	108	116	124
48 YEARS. . .	10274	153	180	195	213	120	139	151	163	104	120	129	138	91	104	111	119
49 YEARS. . .	10300	144	168	181	196	115	132	142	153	100	114	122	131	88	99	106	113
50 YEARS. . .	10317	135	156	167	180	109	124	133	142	95	108	115	123	84	95	101	108
51 YEARS. . .	10325	126	144	154	165	103	116	124	132	91	102	109	115	81	90	96	102
52 YEARS. . .	10324	117	132	141	150	97	109	115	122	86	96	102	108	77	86	90	96
53 YEARS. . .	10314	108	121	128	136	90	101	106	112	81	90	95	100	73	81	85	89
54 YEARS. . .	10296	99	110	116	122	84	93	98	103	76	84	88	92	69	76	79	83
55 YEARS. . .	10268	90	99	104	109	78	85	89	93	71	77	80	84	64	70	73	76
56 YEARS. . .	10232	81	89	93	97	71	77	80	84	65	70	73	76	60	65	67	70
57 YEARS. . .	10186	72	78	81	85	64	69	71	74	59	63	66	68	55	59	61	63
58 YEARS. . .	10132	64	68	70	73	57	61	63	65	53	56	58	60	49	53	54	56
59 YEARS. . .	10069	55	58	60	61	50	52	54	55	47	49	51	52	44	46	48	49
60 YEARS. . .	9997	46	48	49	50	42	44	45	46	40	42	43	44	38	40	40	41
61 YEARS. . .	9916	37	38	39	40	34	36	36	37	33	34	35	35	31	33	33	34
62 YEARS. . .	9826	28	29	29	30	26	27	27	28	25	26	26	27	24	25	25	26
63 YEARS. . .	9727	19	19	19	19	18	18	18	19	17	18	18	18	17	17	17	18
64 YEARS. . .	9619	9	10	10	10	9	9	9	9	9	9	9	9	9	9	9	9
4 YEARS																	
18 YEARS. . .	6038	437	726	953	1265	226	343	430	547	159	227	276	341	118	160	189	227
19 YEARS. . .	6403	431	707	921	1213	228	341	425	537	161	228	276	339	120	162	191	228
20 YEARS. . .	6756	426	688	890	1162	229	339	420	527	163	229	276	337	122	164	193	229
21 YEARS. . .	7097	420	669	859	1113	229	336	414	516	165	229	275	334	124	166	194	229
22 YEARS. . .	7427	414	651	829	1066	230	333	408	505	166	230	274	331	126	167	195	230
23 YEARS. . .	7744	408	632	799	1020	230	330	402	494	167	230	273	328	128	168	196	230
24 YEARS. . .	8050	401	613	770	976	229	326	395	483	169	229	271	324	129	169	196	229
25 YEARS. . .	8344	394	595	741	932	229	322	388	472	169	228	269	320	131	170	196	228
26 YEARS. . .	8627	386	576	713	890	228	318	380	460	170	227	267	316	132	170	196	227
27 YEARS. . .	8897	378	557	685	849	226	313	373	448	170	226	264	311	133	171	195	226
28 YEARS. . .	9156	370	539	658	809	225	308	365	436	170	224	261	306	133	170	195	224
29 YEARS. . .	9403	362	520	631	771	223	302	356	423	170	222	257	300	134	170	194	222
30 YEARS. . .	9638	353	502	604	734	220	296	348	411	169	220	254	295	134	169	192	220
31 YEARS. . .	9862	344	483	579	697	218	290	339	398	168	217	250	289	134	169	191	217
32 YEARS. . .	10073	335	465	553	662	215	284	330	386	167	214	245	282	134	167	189	214
33 YEARS. . .	10273	326	447	529	628	212	278	321	373	166	211	241	276	134	166	187	211
34 YEARS. . .	10461	316	429	504	596	208	271	312	360	164	208	236	269	133	164	184	207
35 YEARS. . .	10638	307	411	481	564	205	264	302	347	162	204	231	262	132	163	182	204
36 YEARS. . .	10802	297	394	457	533	201	257	292	335	160	200	225	255	131	161	179	200
37 YEARS. . .	10955	287	377	435	504	197	249	283	322	158	196	220	248	130	158	175	195
38 YEARS. . .	11096	277	360	413	475	192	242	273	309	156	192	214	240	129	156	172	191
39 YEARS. . .	11225	267	343	391	448	188	234	263	296	153	187	208	232	127	153	168	186
40 YEARS. . .	11342	257	326	370	421	183	226	253	284	150	182	202	224	125	150	165	181
41 YEARS. . .	11448	246	310	350	395	178	218	243	271	147	177	195	216	123	147	161	176
42 YEARS. . .	11542	236	294	330	371	172	210	232	258	143	172	189	208	121	143	156	171
43 YEARS. . .	11624	226	278	311	347	167	202	222	246	140	166	182	200	119	139	152	166
44 YEARS. . .	11694	215	263	292	324	161	193	212	233	136	161	175	192	116	136	147	160
45 YEARS. . .	11753	205	248	273	302	155	185	202	221	132	155	168	183	113	131	142	154
46 YEARS. . .	11799	194	233	256	281	149	176	191	209	127	149	161	175	110	127	137	148
47 YEARS. . .	11834	184	218	238	260	143	167	181	197	123	142	154	166	107	123	132	142
48 YEARS. . .	11857	173	204	221	241	137	158	171	185	118	136	146	157	103	118	126	135
49 YEARS. . .	11869	163	190	205	222	130	150	161	173	113	129	138	148	100	113	120	129
50 YEARS. . .	11868	153	176	189	204	123	141	150	161	108	123	131	139	96	108	115	122
51 YEARS. . .	11856	142	162	174	186	116	132	140	149	103	116	123	131	92	102	109	115
52 YEARS. . .	11832	132	149	159	169	109	123	130	138	97	109	115	122	87	97	102	108
53 YEARS. . .	11796	122	136	145	153	102	114	120	127	92	101	107	113	83	91	96	101
54 YEARS. . .	11749	112	124	131	136	95	105	110	116	86	94	99	104	78	85	89	93
55 YEARS. . .	11689	101	111	117	123	87	95	100	105	79	87	91	95	73	79	82	86
56 YEARS. . .	11618	91	99	104	108	80	86	90	94	73	79	82	86	67	73	75	78
57 YEARS. . .	11535	81	88	91	95	72	77	80	83	66	71	74	76	61	66	68	71
58 YEARS. . .	11441	71	76	79	81	64	68	70	72	59	63	65	67	55	59	61	63
59 YEARS. . .	11334	61	65	67	69	55	59	60	62	52	55	56	58	49	52	53	54
60 YEARS. . .	11216	51	54	55	56	47	49	50	52	44	47	48	49	42	44	45	46
61 YEARS. . .	11086	41	43	43	44	38	40	40	41	36	38	39	39	35	36	37	38
62 YEARS. . .	10944	31	32	32	33	29	30	30	31	28	29	29	30	27	28	28	29
63 YEARS. . .	10790	21	21	21	22	20	20	20	21	19	20	20	20	19	19	19	19
64 YEARS. . .	10625	10	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10

Table 25. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1970, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS): DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	5240	517	870	1148	1530	262	403	510	652	180	262	322	401	131	182	217	263
19 YEARS. . .	5835	513	849	1111	1469	265	403	505	642	184	265	324	400	135	186	221	266
20 YEARS. . .	6411	508	829	1076	1410	268	402	501	631	188	268	325	399	139	189	224	268
21 YEARS. . .	6968	503	808	1040	1352	270	400	495	620	192	270	326	398	143	193	227	270
22 YEARS. . .	7506	497	787	1005	1297	272	398	490	609	195	272	326	396	146	196	230	272
23 YEARS. . .	8024	491	766	971	1242	273	395	483	597	197	273	326	393	149	198	232	273
24 YEARS. . .	8524	484	745	937	1189	274	392	477	585	200	274	325	390	152	201	233	274
25 YEARS. . .	9004	476	723	903	1138	274	389	469	572	202	274	324	386	155	202	234	274
26 YEARS. . .	9465	468	701	870	1087	274	384	461	559	203	274	322	382	157	204	235	274
27 YEARS. . .	9907	460	680	837	1038	273	379	453	545	204	273	319	377	159	205	235	273
28 YEARS. . .	10329	451	658	804	991	272	374	444	531	205	272	317	372	160	206	235	271
29 YEARS. . .	10733	441	636	772	944	270	368	435	517	205	270	313	366	162	206	235	270
30 YEARS. . .	11117	431	614	741	899	268	362	425	503	205	268	309	360	162	206	234	267
31 YEARS. . .	11482	421	593	710	856	266	355	415	488	205	265	305	353	163	205	232	265
32 YEARS. . .	11828	411	571	679	813	263	348	405	473	204	262	300	346	163	204	231	262
33 YEARS. . .	12155	400	549	649	772	260	341	394	458	203	259	295	338	163	203	229	258
34 YEARS. . .	12462	389	528	620	733	256	333	383	443	201	255	290	331	163	202	226	255
35 YEARS. . .	12750	377	506	591	694	252	325	372	428	200	251	284	322	162	200	223	250
36 YEARS. . .	13020	365	485	563	657	247	316	360	412	197	247	278	314	162	198	220	246
37 YEARS. . .	13270	354	464	536	621	242	307	348	397	195	242	271	305	160	195	216	241
38 YEARS. . .	13501	341	444	509	586	237	298	336	381	192	236	264	296	159	192	212	236
39 YEARS. . .	13712	329	423	482	552	232	289	324	366	189	231	257	287	157	189	208	230
40 YEARS. . .	13905	317	403	457	519	226	279	312	350	185	225	249	277	155	185	203	224
41 YEARS. . .	14078	304	383	431	488	220	269	300	335	181	219	242	267	153	181	199	218
42 YEARS. . .	14232	291	363	407	456	213	259	287	319	177	212	233	257	150	177	193	212
43 YEARS. . .	14367	279	344	383	428	207	249	275	304	173	206	225	247	147	173	188	205
44 YEARS. . .	14483	266	325	360	400	200	239	262	288	168	199	217	237	144	168	182	198
45 YEARS. . .	14580	253	306	337	373	192	228	249	273	163	191	208	226	140	163	176	190
46 YEARS. . .	14657	240	287	315	346	185	217	236	258	158	184	199	216	136	157	169	183
47 YEARS. . .	14716	227	269	294	321	177	206	224	243	152	176	190	205	132	152	163	175
48 YEARS. . .	14755	214	251	273	297	169	196	211	226	146	168	180	194	128	146	156	167
49 YEARS. . .	14775	201	234	252	273	161	184	198	213	140	160	171	183	123	140	149	159
50 YEARS. . .	14775	188	217	233	251	152	173	185	198	134	151	161	172	118	133	141	150
51 YEARS. . .	14757	175	200	214	229	143	162	173	184	127	143	151	161	113	126	134	142
52 YEARS. . .	14719	162	183	195	208	135	151	160	170	120	134	141	150	108	119	126	133
53 YEARS. . .	14663	150	167	177	188	126	140	147	156	113	125	131	138	102	112	118	124
54 YEARS. . .	14587	137	152	160	169	116	128	135	142	105	116	121	127	96	105	110	115
55 YEARS. . .	14492	124	137	143	150	107	117	122	128	97	106	111	116	89	97	101	105
56 YEARS. . .	14377	112	122	127	132	97	106	110	115	89	97	101	105	82	89	92	96
57 YEARS. . .	14244	99	107	111	115	88	94	98	101	81	87	90	93	75	80	83	86
58 YEARS. . .	14091	87	93	96	99	78	83	85	88	72	77	79	82	68	72	74	76
59 YEARS. . .	13920	74	79	81	83	67	71	73	75	63	67	[illegible]	71	[illegible]	63	65	66
60 YEARS. . .	13729	62	65	67	68	57	60	61	63	54	56	58	59	51	[illegible]	55	56
61 YEARS. . .	13518	50	52	53	54	46	48	49	50	44	46	47	48	42	44	45	45
62 YEARS. . .	13289	37	38	39	40	35	36	37	37	34	35	35	36	33	34	34	35
63 YEARS. . .	13041	25	25	26	26	24	24	25	25	23	24	24	24	23	23	23	23
64 YEARS. . .	12773	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	12
4 YEARS OR MORE																	
18 YEARS. . .	6188	682	1157	1533	2052	340	529	672	863	232	341	421	526	168	234	281	342
19 YEARS. . .	6988	677	1130	1485	1971	345	529	667	850	238	346	424	526	174	240	287	346
20 YEARS. . .	7763	671	1104	1438	1892	349	528	661	837	244	350	426	525	179	245	291	350
21 YEARS. . .	8514	665	1077	1392	1816	353	527	655	823	249	353	428	524	184	250	296	353
22 YEARS. . .	9242	658	1050	1346	1742	356	525	648	809	253	356	429	522	189	255	300	356
23 YEARS. . .	9945	650	1022	1301	1670	358	522	641	794	257	358	429	519	194	258	303	358
24 YEARS. . .	10624	642	995	1256	1599	359	519	632	778	261	360	428	516	198	262	305	360
25 YEARS. . .	11280	632	967	1211	1531	360	514	623	762	264	360	427	511	201	265	308	360
26 YEARS. . .	11911	623	939	1168	1464	361	509	613	745	266	361	425	506	205	267	309	360
27 YEARS. . .	12518	612	910	1124	1399	360	503	603	728	268	360	423	500	207	269	310	360
28 YEARS. . .	13102	601	882	1081	1335	359	497	592	710	269	359	419	494	210	270	310	359
29 YEARS. . .	13661	589	853	1039	1274	358	490	580	692	270	357	416	487	212	271	310	357
30 YEARS. . .	14196	576	825	997	1214	356	482	566	673	271	355	411	479	214	272	309	355
31 YEARS. . .	14708	563	796	956	1156	353	474	555	654	271	352	406	471	215	271	308	352
32 YEARS. . .	15195	550	768	916	1099	350	465	542	635	270	349	400	462	216	271	306	348
33 YEARS. . .	15658	536	739	876	1045	346	456	528	615	269	345	394	453	216	270	304	344
34 YEARS. . .	16097	521	711	836	992	341	446	514	596	268	340	387	443	216	268	301	340
35 YEARS. . .	16513	507	683	799	940	336	435	499	576	266	335	380	432	216	266	298	335
36 YEARS. . .	16904	492	655	762	890	331	424	484	556	263	330	372	421	215	263	294	329
37 YEARS. . .	17271	476	628	725	842	325	413	469	535	260	324	364	410	214	260	289	323
38 YEARS. . .	17614	461	600	690	795	318	402	454	515	257	317	355	399	212	257	285	316
39 YEARS. . .	17934	445	573	655	750	312	389	438	495	253	310	346	387	210	253	279	309
40 YEARS. . .	18229	428	546	620	707	304	377	422	474	249	303	336	374	208	249	274	302
41 YEARS. . .	18500	412	520	587	665	296	364	406	454	244	295	326	362	205	244	267	294
42 YEARS. . .	18747	395	494	554	624	288	351	390	433	239	287	316	349	202	239	261	286
43 YEARS. . .	18971	379	468	522	584	280	338	373	413	233	278	305	335	198	233	254	277
44 YEARS. . .	19170	362	442	491	546	270	324	356	392	228	269	294	322	194	227	246	268
45 YEARS. . .	19345	345	417	461	510	261	310	340	372	221	260	283	308	190	221	239	259
46 YEARS. . .	19496	327	393	431	474	251	296	323	352	214	250	271	294	185	214	230	249
47 YEARS. . .	19623	310	368	402	440	241	282	306	332	207	240	259	280	180	207	222	239
48 YEARS. . .	19726	293	344	374	407	231	267	289	312	199	229	246	265	174	199	213	228
49 YEARS. . .	19806	276	321	347	376	220	253	272	292	191	219	234	251	168	191	203	217
50 YEARS. . .	19861	258	298	321	345	209	238	255	273	183	207	221	236	162	182	194	206
51 YEARS. . .	19892	241	275	295	316	197	223	238	253	174	196	208	221	155	173	184	195
52 YEARS. . .	19899	224	253	270	287	185	208	221	234	165	184	195	206	148	164	173	183
53 YEARS. . .	19882	207	232	245	260	173	193	204	215	155	172	181	191	140	155	163	171
54 YEARS. . .	19841	189	210	222	234	161	178	187	196	145	160	168	176	132	145	151	159
55 YEARS. . .	19777	172	190	199	209	148	162	170	178	135	147	154	161	123	134	140	146
56 YEARS. . .	19688	155	169	177	184	135	147	153	159	124	134	140	145	114	123	128	133
57 YEARS. . .	19575	138	149	155	161	122	131	136	141	113	121	125	130	104	112	116	120
58 YEARS. . .	19438	121	129	134	138	108	116	119	123	101	107	111	114	94	100	103	107
59 YEARS. . .	19277	104	110	113	117	94	100	103	105	89	94	96	99	83	88	90	93
60 YEARS. . .	19092	87	91	94	96	80	84	86	88	76	79	81	83	72	75	77	79
61 YEARS. . .	18883	70	73	74	75	65	68	69	70	62	65	66	67	59	62	63	64
62 YEARS. . .	18650	53	54	55	56	50	51	52	53	48	49	50	51	46	48	48	49
63 YEARS. . .	18393	35	36	36	37	34	34	35	35	33	34	34	34	32	33	33	33
64 YEARS. . .	18112	18	18	18	18	17	17	18	18	17	17	17	17	17	17	17	17

Table 25. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1970, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	6041	629	1064	1408	1881	316	489	620	796	217	317	390	487	157	218	262	318
19 YEARS. . .	6769	625	1039	1364	1806	320	489	615	784	222	321	393	487	162	223	267	321
20 YEARS. . .	7474	619	1015	1320	1734	324	486	610	771	22[illegible]	324	395	486	167	228	271	325
21 YEARS. . .	8156	613	989	1277	1664	327	487	604	758	231	327	396	484	172	233	275	328
22 YEARS. . .	8816	606	964	1235	1595	329	485	597	744	235	330	396	482	176	236	278	330
23 YEARS. . .	9454	599	939	1193	1529	331	482	590	730	239	331	396	479	180	240	281	331
24 YEARS. . .	10069	591	913	1151	1464	332	478	582	716	242	332	396	475	184	243	283	332
25 YEARS. . .	10662	582	887	1110	1401	333	474	573	700	244	333	394	471	187	245	284	333
26 YEARS. . .	11232	573	861	1070	1339	333	469	564	685	246	333	392	466	190	247	286	333
27 YEARS. . .	11780	562	835	1030	1280	332	463	554	668	248	332	390	461	192	249	286	332
28 YEARS. . .	12305	552	808	990	1221	331	457	544	652	249	331	386	454	194	250	286	331
29 YEARS. . .	12808	541	782	951	1165	330	450	533	635	250	329	382	448	196	250	286	329
30 YEARS. . .	13289	529	755	912	1110	327	443	521	617	250	327	378	440	197	250	285	327
31 YEARS. . .	13746	517	729	875	1056	325	435	509	600	250	324	373	432	198	250	284	324
32 YEARS. . .	14182	504	703	838	1004	321	427	497	582	249	321	368	424	199	249	282	320
33 YEARS. . .	14595	491	676	801	954	316	418	484	564	248	317	362	415	199	248	279	316
34 YEARS. . .	14985	478	650	765	905	313	409	471	545	246	313	355	406	199	246	277	312
35 YEARS. . .	15353	464	624	730	858	309	399	457	527	244	308	348	396	198	244	273	307
36 YEARS. . .	15699	450	599	696	812	303	389	443	508	242	303	341	386	198	242	270	302
37 YEARS. . .	16022	436	573	662	768	298	378	429	489	239	297	333	375	196	239	265	296
38 YEARS. . .	16322	421	548	629	725	292	367	415	470	236	291	325	365	195	236	261	290
39 YEARS. . .	16600	406	523	597	684	285	356	400	452	232	284	316	353	193	232	256	283
40 YEARS. . .	16856	391	498	565	644	278	344	385	433	228	277	307	342	190	228	250	276
41 YEARS. . .	17089	376	474	535	605	271	333	370	414	223	270	298	330	188	223	245	269
42 YEARS. . .	17300	361	450	505	566	263	321	355	395	219	262	288	318	185	218	238	261
43 YEARS. . .	17488	345	426	475	532	255	308	340	376	213	254	278	306	181	213	232	253
44 YEARS. . .	17659	329	403	447	497	247	296	325	357	208	246	268	293	177	207	225	244
45 YEARS. . .	17797	314	380	419	463	238	283	309	339	202	237	257	280	173	201	218	236
46 YEARS. . .	17917	298	357	392	431	229	270	294	320	195	228	247	268	169	195	210	227
47 YEARS. . .	18016	282	335	366	400	219	257	278	302	189	218	235	254	164	188	202	217
48 YEARS. . .	18092	266	313	340	370	210	243	262	284	182	209	224	241	159	181	194	207
49 YEARS. . .	18145	250	291	315	341	200	230	247	265	174	199	213	228	153	173	185	197
50 YEARS. . .	18176	235	270	291	313	189	216	231	247	166	188	201	214	147	166	17[illegible]	187
51 YEARS. . .	18184	219	250	267	286	179	202	216	230	158	178	189	201	141	157	167	177
52 YEARS. . .	18170	203	229	244	260	168	189	200	212	150	167	177	187	134	149	157	166
53 YEARS. . .	18133	187	210	222	235	157	175	184	195	141	156	164	173	127	140	147	155
54 YEARS. . .	18074	171	190	201	212	146	161	169	178	132	145	152	159	120	131	137	144
55 YEARS. . .	17993	156	171	180	189	134	147	154	161	122	133	139	145	112	121	127	132
56 YEARS. . .	17889	140	153	160	167	122	133	138	144	112	121	126	131	103	111	116	120
57 YEARS. . .	17762	125	135	140	145	110	118	123	128	102	109	113	117	94	101	105	108
58 YEARS. . .	17613	109	117	121	125	98	104	108	111	91	97	100	103	85	90	93	96
59 YEARS. . .	17442	94	99	102	105	85	90	92	95	80	84	87	89	75	79	81	84
60 YEARS. . .	17248	78	82	84	86	72	75	77	79	68	71	73	75	65	68	69	71
61 YEARS. . .	17031	63	65	67	68	59	61	62	63	56	58	59	60	53	55	56	58
62 YEARS. . .	16792	47	49	49	50	45	46	47	47	43	44	45	46	42	43	43	44
63 YEARS. . .	16531	32	32	33	33	30	31	31	32	30	30	30	31	29	29	30	30
64 YEARS. . .	16247	16	16	16	16	16	16	16	16	15	15	15	16	15	15	15	15
5 YEARS OR MORE																	
18 YEARS. . .	7547	753	1276	1689	2260	378	585	742	952	259	379	466	582	188	261	313	379
19 YEARS. . .	8358	747	1246	1636	2170	382	584	736	938	265	383	469	581	194	267	318	384
20 YEARS. . .	9144	740	1215	1583	2083	386	583	729	922	270	387	471	580	199	272	323	387
21 YEARS. . .	9907	733	1195	1532	1998	389	581	722	907	275	390	472	578	205	277	327	390
22 YEARS. . .	10646	724	1155	1481	1916	392	578	714	890	280	393	472	575	209	281	331	393
23 YEARS. . .	11361	715	1124	1430	1836	394	575	705	873	284	394	472	571	214	285	334	395
24 YEARS. . .	120[illegible]2	706	1093	1381	1759	396	570	695	856	287	396	471	567	218	289	336	396
25 YEARS. . .	12720	695	1062	1332	1683	396	565	685	838	290	396	470	562	222	291	338	396
26 YEARS. . .	13364	684	1031	1283	1609	396	559	674	819	293	396	467	556	225	294	340	396
27 YEARS. . .	13984	672	1000	1235	1537	396	553	662	799	294	395	464	549	228	295	340	395
28 YEARS. . .	14581	659	968	1188	1467	394	545	649	780	296	394	460	542	230	297	340	394
29 YEARS. . .	15154	646	937	1141	1399	392	537	636	759	297	392	456	534	232	297	340	392
30 YEARS. . .	15703	632	905	1095	1333	390	529	623	739	297	389	451	525	234	296	339	389
31 YEARS. . .	16228	618	874	1050	1270	387	520	609	718	297	386	445	516	235	297	337	385
32 YEARS. . .	16730	603	843	1006	1207	383	510	594	697	296	382	439	506	236	297	335	382
33 YEARS. . .	17207	587	811	962	1147	379	499	579	675	295	378	432	496	236	295	333	377
34 YEARS. . .	17662	572	780	919	1089	374	488	563	653	293	373	424	485	236	293	329	372
35 YEARS. . .	18092	556	750	878	1033	368	477	547	631	291	367	416	474	236	291	326	366
36 YEARS. . .	18498	539	719	837	978	362	465	531	609	288	361	407	462	235	288	321	360
37 YEARS. . .	18881	522	689	797	925	356	453	514	587	285	355	398	450	234	285	317	354
38 YEARS. . .	19240	505	659	757	874	349	440	498	565	281	348	389	437	232	281	312	346
39 YEARS. . .	19576	488	629	719	824	341	427	480	543	277	340	379	424	230	277	306	339
40 YEARS. . .	19887	470	600	681	777	333	413	463	520	272	332	368	410	227	272	300	331
41 YEARS. . .	20175	452	571	645	732	325	399	445	498	267	323	358	396	224	267	293	322
42 YEARS. . .	20439	434	542	609	686	316	385	427	476	262	315	346	382	221	262	286	313
43 YEARS. . .	20680	416	514	574	643	306	371	409	453	256	305	335	368	217	255	278	304
44 YEARS. . .	20896	397	486	540	601	297	356	391	431	249	295	323	353	213	249	270	294
45 YEARS. . .	21089	379	459	507	561	287	341	373	409	242	285	310	338	208	242	262	284
46 YEARS. . .	21259	360	432	474	522	276	326	355	387	235	275	297	323	203	235	253	273
47 YEARS. . .	21404	341	405	443	485	265	310	336	365	227	264	284	307	197	227	244	262
48 YEARS. . .	21526	322	379	412	449	253	294	318	343	219	252	271	292	191	218	234	251
49 YEARS. . .	21624	304	354	382	414	242	278	299	322	210	240	257	276	185	210	224	239
50 YEARS. . .	21698	285	329	353	381	230	262	281	301	201	228	243	260	178	201	213	227
51 YEARS. . .	21748	266	304	325	346	217	246	262	279	192	216	229	244	171	191	202	215
52 YEARS. . .	21775	247	280	298	317	204	229	243	258	182	203	215	228	163	181	191	202
53 YEARS. . .	21778	228	256	271	287	191	213	225	238	171	190	200	211	154	171	179	189
54 YEARS. . .	21757	209	233	245	259	178	196	206	217	160	176	185	195	146	160	167	175
55 YEARS. . .	21713	191	210	220	231	164	179	188	197	149	163	170	178	136	148	155	162
56 YEARS. . .	21645	172	187	196	204	150	162	169	177	137	149	155	161	126	136	142	148
57 YEARS. . .	21553	153	165	172	179	135	145	151	157	125	134	139	144	116	124	128	133
58 YEARS. . .	21437	134	144	149	154	120	128	132	137	112	119	123	127	104	111	115	118
59 YEARS. . .	21297	116	122	126	130	105	111	114	117	98	104	107	110	93	98	100	103
60 YEARS. . .	21134	97	102	104	107	89	93	95	98	84	88	90	92	80	83	85	87
61 YEARS. . .	20947	78	81	82	84	72	75	77	78	69	72	73	75	66	69	70	71
62 YEARS. . .	20737	59	60	61	62	55	57	58	59	53	55	56	57	51	53	54	54
63 YEARS. . .	20502	39	40	41	41	38	39	39	39	37	37	38	38	36	36	37	37
64 YEARS. . .	20244	20	20	20	20	19	20	20	20	19	19	19	19	19	19	19	19

Table 26. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 54 YEARS OLD WITH INCOME IN 1969, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	4099	277	457	596	791	145	218	273	345	102	145	176	217	76	103	122	145
19 YEARS. . .	4319	273	444	577	756	146	217	269	339	104	146	176	215	78	104	123	146
20 YEARS. . .	4532	269	432	557	726	146	215	265	332	105	146	176	214	79	105	123	146
21 YEARS. . .	4737	265	420	538	695	146	213	262	325	106	146	175	212	80	106	124	146
22 YEARS. . .	4934	261	408	519	666	146	211	257	318	106	146	174	210	81	107	124	146
23 YEARS. . .	5124	257	396	500	637	146	208	253	311	107	146	173	207	82	107	125	146
24 YEARS. . .	5306	252	384	481	608	145	206	249	303	107	145	172	205	83	108	125	145
25 YEARS. . .	5480	248	372	463	581	145	203	244	296	108	145	170	202	84	108	125	145
26 YEARS. . .	5647	243	360	445	555	144	200	239	288	108	144	168	199	84	108	124	144
27 YEARS. . .	5807	238	348	428	529	143	197	234	281	108	143	166	196	85	108	124	143
28 YEARS. . .	5959	232	337	410	504	142	193	229	273	108	142	164	192	85	108	123	141
29 YEARS. . .	6103	227	325	393	480	140	190	223	265	107	140	162	189	85	108	122	140
30 YEARS. . .	6240	221	313	377	456	139	186	218	257	107	139	159	185	85	107	121	138
31 YEARS. . .	6369	215	301	360	433	137	182	212	249	106	137	157	181	85	106	120	136
32 YEARS. . .	6491	209	290	344	411	135	178	206	241	105	135	154	177	85	105	119	134
33 YEARS. . .	6605	203	278	329	390	133	174	200	233	104	133	151	173	84	104	117	132
34 YEARS. . .	6711	197	267	313	370	131	169	194	224	103	130	148	168	84	103	116	130
35 YEARS. . .	6810	191	256	298	350	128	165	188	216	102	128	144	164	83	102	114	127
36 YEARS. . .	6902	185	245	284	330	126	160	182	208	101	125	141	159	83	101	112	125
37 YEARS. . .	6986	178	234	269	312	123	155	176	200	99	122	137	154	82	99	110	122
38 YEARS. . .	7062	172	223	256	294	120	150	170	192	97	120	133	149	81	97	107	119
39 YEARS. . .	7131	166	213	242	277	117	145	163	184	95	116	129	144	80	95	105	116
40 YEARS. . .	7192	159	202	229	260	114	140	157	176	93	113	125	139	78	93	103	113
41 YEARS. . .	7245	153	192	216	244	110	135	150	168	91	110	121	134	77	91	100	110
42 YEARS. . .	7291	146	182	204	229	107	130	144	160	89	107	117	129	75	89	97	106
43 YEARS. . .	7330	140	172	192	214	104	125	137	152	87	103	113	124	74	87	94	103
44 YEARS. . .	7361	133	162	180	200	100	119	131	144	84	99	108	118	72	84	91	99
45 YEARS. . .	7384	126	153	168	186	96	114	125	136	82	96	104	113	70	81	88	95
46 YEARS. . .	7400	120	143	157	173	92	109	118	129	79	92	99	108	68	79	85	91
47 YEARS. . .	7408	113	134	146	160	88	103	112	121	76	88	95	102	66	76	81	87
48 YEARS. . .	7409	107	125	136	148	84	97	105	114	73	84	90	97	64	73	78	83
49 YEARS. . .	7402	100	116	126	136	80	92	99	106	70	80	85	91	61	70	74	79
50 YEARS. . .	7388	94	108	116	125	76	86	92	99	67	75	80	86	59	66	70	75
51 YEARS. . .	7365	87	100	106	114	71	81	86	92	63	71	75	80	56	63	67	71
52 YEARS. . .	7336	81	91	97	104	67	75	80	84	60	67	70	74	54	59	63	66
53 YEARS. . .	7299	74	83	88	94	62	69	73	77	56	62	65	69	51	56	59	62
54 YEARS. . .	7254	68	76	80	84	58	64	67	71	52	57	60	63	48	52	55	57
55 YEARS. . .	7202	62	68	71	75	53	58	61	64	48	53	55	58	44	48	50	52
56 YEARS. . .	7142	56	61	63	66	48	53	55	57	44	48	50	52	41	44	46	48
57 YEARS. . .	7075	49	53	55	57	44	47	49	50	40	43	45	46	37	40	41	43
58 YEARS. . .	7000	43	46	48	49	39	41	43	44	36	38	40	41	34	36	37	38
59 YEARS. . .	6917	37	39	40	42	34	35	36	38	32	33	34	35	30	31	32	33
60 YEARS. . .	6827	31	32	33	34	28	30	30	31	27	28	29	29	26	27	27	28
61 YEARS. . .	6729	25	26	26	27	23	24	24	25	22	23	23	24	21	22	22	23
62 YEARS. . .	6624	19	19	19	20	18	18	18	19	17	17	18	18	16	17	17	17
63 YEARS. . .	6511	12	13	13	13	12	12	12	12	12	12	12	12	11	12	12	12
64 YEARS. . .	6391	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
8 YEARS																	
18 YEARS. . .	4976	336	556	729	966	176	264	331	420	124	176	214	263	92	124	147	176
19 YEARS. . .	5232	332	541	704	926	176	263	327	412	125	176	213	261	94	126	148	177
20 YEARS. . .	5479	327	526	680	887	177	261	322	404	126	177	213	259	95	127	149	177
21 YEARS. . .	5718	322	512	656	849	177	258	318	395	128	177	212	257	97	128	150	177
22 YEARS. . .	5949	317	497	633	813	177	256	313	387	128	177	211	254	98	129	150	177
23 YEARS. . .	6172	312	483	610	778	177	253	308	378	129	177	210	251	99	130	151	177
24 YEARS. . .	6386	307	468	587	743	176	250	302	369	130	176	208	248	100	130	151	176
25 YEARS. . .	6591	301	454	565	710	175	247	297	360	130	175	206	245	101	131	151	175
26 YEARS. . .	6788	295	439	543	678	174	243	291	351	130	174	204	241	102	131	150	174
27 YEARS. . .	6977	289	425	522	646	173	239	285	342	130	173	202	238	102	131	150	173
28 YEARS. . .	7157	282	410	501	616	172	235	278	332	130	172	199	233	102	131	149	171
29 YEARS. . .	7329	276	396	480	586	170	231	272	323	130	170	197	229	103	130	148	170
30 YEARS. . .	7493	269	382	460	558	168	226	265	313	129	168	194	225	103	130	147	168
31 YEARS. . .	[illegible]	262	368	440	530	166	221	258	303	129	166	190	220	103	129	[illegible]	166
32 YEARS. . .	7795	255	354	421	503	164	217	251	294	128	164	187	215	102	128	144	163
33 YEARS. . .	7933	248	340	402	477	161	211	244	284	127	161	183	210	102	127	142	161
34 YEARS. . .	8063	241	326	383	452	159	206	237	274	125	158	180	205	102	125	140	158
35 YEARS. . .	8185	233	313	365	428	156	201	230	264	124	155	176	199	101	124	138	155
36 YEARS. . .	8298	226	299	347	405	153	195	222	254	122	152	171	194	100	122	136	152
37 YEARS. . .	8402	218	286	330	382	150	189	215	244	120	149	167	188	99	120	133	149
38 YEARS. . .	8499	210	273	313	361	146	184	207	235	118	146	163	182	98	118	131	145
39 YEARS. . .	8587	203	260	297	340	143	178	200	225	116	142	158	176	97	116	128	142
40 YEARS. . .	8666	195	248	281	320	139	172	192	215	114	138	153	170	95	114	125	138
41 YEARS. . .	8737	187	235	265	300	135	165	184	206	111	134	148	164	94	111	122	134
42 YEARS. . .	8800	179	223	250	281	131	159	176	196	109	130	143	158	92	109	119	130
43 YEARS. . .	8854	171	211	235	263	127	153	169	186	106	126	138	152	90	106	115	126
44 YEARS. . .	8900	163	199	221	246	122	146	161	177	103	122	133	145	88	103	112	121
45 YEARS. . .	8937	155	188	207	229	118	140	153	168	100	117	127	139	86	100	108	117
46 YEARS. . .	8966	147	176	194	213	113	133	145	158	97	113	122	132	84	96	104	112
47 YEARS. . .	8987	139	165	180	197	108	127	137	149	93	108	116	126	81	93	100	107
48 YEARS. . .	8999	131	154	168	182	104	120	129	140	90	103	111	119	78	89	96	102
49 YEARS. . .	9003	124	144	155	168	99	113	122	131	86	98	105	112	76	86	91	97
50 YEARS. . .	8999	116	133	143	154	93	107	114	122	82	93	99	106	73	82	87	92
51 YEARS. . .	8986	108	123	132	141	86	100	106	113	78	88	93	99	69	78	82	87
52 YEARS. . .	8964	100	113	120	126	83	93	99	105	74	82	87	92	66	73	77	82
53 YEARS. . .	8934	92	103	109	116	77	86	91	96	69	77	81	85	63	69	73	76
54 YEARS. . .	8896	84	94	99	104	72	79	83	88	65	71	75	78	59	64	68	71
55 YEARS. . .	8850	77	84	89	93	66	72	76	79	60	66	69	72	55	60	62	65
56 YEARS. . .	8795	69	75	79	82	60	65	68	71	55	60	62	65	51	55	57	59
57 YEARS. . .	8731	61	66	69	72	54	58	61	63	50	54	56	58	46	50	52	53
58 YEARS. . .	8659	54	58	60	62	48	51	53	55	45	48	49	51	42	45	46	47
59 YEARS. . .	8579	46	49	50	52	42	44	46	47	39	42	43	44	37	39	40	41
60 YEARS. . .	8491	39	41	42	43	36	37	38	39	34	35	36	37	32	33	34	35
61 YEARS. . .	8393	31	32	33	34	29	30	31	31	28	29	29	30	26	27	28	28
62 YEARS. . .	8288	23	24	24	25	22	23	23	23	21	22	22	23	21	21	21	22
63 YEARS. . .	8174	16	16	16	16	15	15	15	16	15	15	15	15	14	14	15	15
64 YEARS. . .	8052	8	8	8	8	8	8	8	8	8	8	8	8	7	7	8	8

Table 26. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1969, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	5102	378	629	825	1095	196	297	373	474	137	196	239	295	102	138	164	197
19 YEARS. . .	5435	374	612	796	1050	197	295	369	465	139	198	239	294	104	140	166	198
20 YEARS. . .	5757	369	596	771	1007	198	294	364	456	141	198	239	292	106	142	167	199
21 YEARS. . .	6068	364	580	744	965	199	291	359	447	143	199	239	290	108	144	168	199
22 YEARS. . .	6369	359	564	718	924	199	289	354	438	144	199	238	287	110	145	169	199
23 YEARS. . .	6658	354	548	693	884	199	286	348	429	145	199	237	284	111	146	170	199
24 YEARS. . .	6936	348	532	668	845	199	283	343	419	146	199	235	281	112	147	170	199
25 YEARS. . .	7203	342	516	643	806	199	280	337	409	147	198	234	278	114	148	170	198
26 YEARS. . .	7460	335	500	618	771	198	276	330	399	148	198	232	274	115	148	170	197
27 YEARS. . .	7705	328	483	594	736	197	272	323	389	148	196	229	270	115	148	170	196
28 YEARS. . .	7940	321	467	570	701	195	267	317	378	148	195	227	265	116	148	169	195
29 YEARS. . .	8163	314	451	547	668	193	262	309	367	148	193	224	261	117	148	168	193
30 YEARS. . .	8375	306	435	524	636	192	258	302	357	147	191	220	256	117	147	167	191
31 YEARS. . .	8577	299	419	502	604	189	252	294	346	146	189	217	251	117	147	166	189
32 YEARS. . .	8767	291	403	480	574	187	247	287	335	145	186	213	245	117	146	164	186
33 YEARS. . .	8947	283	388	458	544	184	241	279	324	144	184	209	239	116	144	162	183
34 YEARS. . .	9115	274	372	437	516	181	235	270	313	143	181	205	234	116	143	160	180
35 YEARS. . .	9273	266	357	416	489	178	229	262	301	141	177	200	228	115	141	158	177
36 YEARS. . .	9419	258	342	396	462	175	223	254	290	139	174	196	221	114	140	155	173
37 YEARS. . .	9555	249	327	377	436	171	216	245	279	137	170	191	215	113	138	152	170
38 YEARS. . .	9680	240	312	357	412	167	210	237	268	135	166	186	208	112	135	149	166
39 YEARS. . .	9793	231	297	334	388	163	203	228	257	133	162	181	201	111	133	146	162
40 YEARS. . .	9896	222	283	321	365	159	196	219	246	130	158	175	195	109	130	143	157
41 YEARS. . .	9987	213	269	303	342	154	189	210	235	127	154	169	188	107	127	139	153
42 YEARS. . .	10068	204	255	285	321	150	182	201	224	124	149	164	180	105	124	136	148
43 YEARS. . .	10138	195	241	269	300	145	175	193	213	121	144	158	173	103	121	132	144
44 YEARS. . .	[illegible]	186	227	252	280	140	167	184	202	118	139	152	166	101	118	127	139
45 YEARS. . .	[illegible]	177	214	236	261	135	160	175	191	114	134	146	159	99	114	123	133
46 YEARS. . .	10281	168	201	221	243	129	152	166	181	110	129	139	151	96	110	119	128
47 YEARS. . .	10307	159	189	206	225	124	145	157	170	106	123	133	143	93	106	114	123
48 YEARS. . .	10322	150	176	191	208	116	137	148	160	102	118	126	136	90	102	109	117
49 YEARS. . .	10326	141	164	177	191	112	129	139	149	98	112	120	128	86	98	104	111
50 YEARS. . .	10318	132	152	163	176	107	121	130	139	94	106	113	120	83	93	99	105
51 YEARS. . .	10300	123	140	150	160	100	114	121	129	89	100	106	113	79	88	94	99
52 YEARS. . .	10271	114	129	137	146	94	106	112	119	84	94	99	105	75	84	88	[illegible]
53 YEARS. . .	10231	105	118	124	132	88	98	103	109	79	87	92	97	71	79	83	[illegible]
54 YEARS. . .	10180	96	107	112	118	82	90	95	100	74	81	85	89	67	73	77	[illegible]
55 YEARS. . .	10118	87	96	101	106	75	82	86	90	68	75	78	81	62	68	71	74
56 YEARS. . .	10045	78	85	89	93	68	74	77	81	63	68	71	74	58	62	65	67
57 YEARS. . .	9961	70	75	79	81	62	66	69	71	57	61	63	66	53	57	59	61
58 YEARS. . .	9866	61	65	67	70	55	58	60	62	51	54	56	58	48	51	52	54
59 YEARS. . .	9760	52	55	57	59	47	50	52	53	45	47	48	50	42	44	45	47
60 YEARS. . .	9643	44	46	47	48	40	42	43	44	38	40	41	42	36	38	39	40
61 YEARS. . .	9515	35	36	37	38	33	34	35	35	31	32	33	34	30	31	32	32
62 YEARS. . .	9376	26	27	28	28	25	26	26	26	24	25	25	25	23	24	24	25
63 YEARS. . .	9226	18	18	18	18	17	17	17	18	16	17	17	17	16	16	16	17
64 YEARS. . .	9066	9	9	9	9	9	9	9	9	8	9	9	9	8	8	8	8
4 YEARS																	
18 YEARS. . .	6106	440	731	960	1274	229	346	434	552	160	229	278	344	119	161	191	229
19 YEARS. . .	6475	435	712	928	1222	230	344	429	541	163	230	278	342	121	163	193	230
20 YEARS. . .	6832	430	693	896	1171	231	342	423	531	165	231	278	340	124	165	194	231
21 YEARS. . .	7178	424	675	866	1122	231	339	418	520	166	231	278	337	126	167	196	232
22 YEARS. . .	7511	418	656	835	1074	232	336	411	509	168	232	277	334	128	169	197	232
23 YEARS. . .	7832	411	637	805	1028	232	333	405	498	169	232	278	331	129	170	197	232
24 YEARS. . .	8141	404	618	776	983	231	329	398	487	170	231	274	327	131	171	198	231
25 YEARS. . .	8438	397	599	747	939	231	325	391	475	171	231	271	323	132	172	198	230
26 YEARS. . .	8723	389	580	718	897	230	320	384	463	171	229	269	318	133	172	198	229
27 YEARS. . .	8996	381	562	690	855	228	315	376	451	172	228	266	313	134	172	197	228
28 YEARS. . .	9257	373	543	663	815	227	310	368	439	171	226	263	308	135	172	196	226
29 YEARS. . .	9506	365	524	636	776	225	305	359	427	171	224	260	303	135	172	195	224
30 YEARS. . .	9743	356	505	609	739	222	299	351	414	171	222	256	297	135	171	194	222
31 YEARS. . .	9968	347	487	583	702	220	293	342	401	170	219	252	291	135	170	192	219
32 YEARS. . .	10181	338	468	557	667	217	286	333	389	169	216	247	285	135	169	190	216
33 YEARS. . .	10382	328	450	532	633	214	280	323	376	167	213	243	278	135	167	188	213
34 YEARS. . .	10571	319	432	508	600	210	273	314	363	166	210	238	271	134	166	186	209
35 YEARS. . .	10748	309	414	484	568	206	266	304	350	164	206	233	264	134	164	183	205
36 YEARS. . .	10913	299	397	461	537	202	259	295	337	162	202	227	257	133	162	180	201
37 YEARS. . .	11066	289	379	436	507	198	251	285	324	159	198	221	249	131	159	177	197
38 YEARS. . .	11207	279	362	415	478	194	244	275	311	157	193	216	242	130	157	173	192
39 YEARS. . .	11335	269	345	394	451	189	236	265	298	154	188	210	234	128	154	170	188
40 YEARS. . .	11452	258	329	373	424	184	228	255	286	151	183	203	225	126	151	166	183
41 YEARS. . .	11557	248	312	352	398	179	220	244	273	148	178	197	218	124	148	162	178
42 YEARS. . .	11650	238	296	332	373	174	211	234	260	144	173	190	210	122	144	157	172
43 YEARS. . .	11730	227	280	312	349	168	203	224	247	141	167	183	201	120	140	153	167
44 YEARS. . .	11799	217	265	293	326	162	194	213	235	137	162	176	193	117	137	148	161
45 YEARS. . .	11856	206	249	275	304	156	186	203	222	133	156	169	184	114	132	143	155
46 YEARS. . .	11900	196	234	257	283	150	177	193	210	128	150	162	176	111	128	138	149
47 YEARS. . .	11933	185	219	240	262	144	168	182	198	124	143	154	167	108	123	133	142
48 YEARS. . .	11954	174	205	223	242	137	159	172	186	119	137	147	158	104	119	127	136
49 YEARS. . .	11962	164	191	206	223	131	150	162	174	114	130	139	149	100	114	121	129
50 YEARS. . .	11959	154	177	190	205	124	141	151	162	109	123	131	140	96	108	115	123
51 YEARS. . .	11943	143	163	175	187	117	132	141	150	103	116	124	131	92	103	109	116
52 YEARS. . .	11916	133	150	160	170	110	123	131	139	98	109	116	122	88	97	103	109
53 YEARS. . .	11876	122	137	145	154	103	114	121	127	92	102	107	113	83	92	96	101
54 YEARS. . .	11825	112	124	131	138	95	105	110	116	86	95	99	104	78	86	90	94
55 YEARS. . .	11761	102	112	117	123	86	96	100	105	80	87	91	95	73	79	83	86
56 YEARS. . .	11686	92	100	104	109	80	87	90	94	73	79	83	86	67	73	76	79
57 YEARS. . .	11598	82	86	91	95	72	77	80	83	66	71	74	77	62	66	68	71
58 YEARS. . .	11499	71	76	79	82	64	68	70	73	59	63	65	68	56	59	61	63
59 YEARS. . .	11387	61	65	67	69	56	59	60	62	52	55	57	58	49	52	53	55
60 YEARS. . .	11263	51	54	55	56	47	49	50	52	45	47	48	49	42	44	45	46
61 YEARS. . .	11128	41	43	44	44	38	40	41	41	37	38	39	39	35	36	37	38
62 YEARS. . .	10980	31	32	32	33	29	30	31	31	28	29	29	30	27	28	28	29
63 YEARS. . .	10820	21	21	21	22	20	20	20	21	19	20	20	20	19	19	19	20
64 YEARS. . .	10649	10	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10

Table 26. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1969, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	5332	521	880	1163	1554	263	406	514	658	181	263	324	404	131	182	218	264
19 YEARS. . .	5904	517	859	1126	1492	266	405	509	648	185	266	326	403	135	186	222	267
20 YEARS. . .	6458	512	838	1090	1432	269	404	505	637	188	269	327	402	139	190	225	269
21 YEARS. . .	6995	507	817	1054	1373	271	403	499	626	192	271	328	400	143	193	228	271
22 YEARS. . .	7514	501	796	1019	1317	273	401	494	615	195	273	328	398	146	196	230	273
23 YEARS. . .	8016	495	775	984	1262	274	398	487	603	198	274	328	396	149	199	232	274
24 YEARS. . .	8500	488	753	950	1208	275	395	481	591	200	275	327	393	152	201	234	275
25 YEARS. . .	8967	480	732	916	1156	275	391	473	578	202	275	326	389	155	203	235	275
26 YEARS. . .	9416	472	710	882	1105	275	387	465	565	203	275	324	385	157	204	236	275
27 YEARS. . .	9848	464	688	849	1055	274	382	457	551	205	274	321	380	159	205	236	274
28 YEARS. . .	10262	455	666	816	1007	273	377	448	537	205	273	319	375	160	206	236	273
29 YEARS. . .	10659	445	645	784	960	272	371	439	523	206	272	315	369	162	207	236	271
30 YEARS. . .	11038	436	623	752	915	270	365	430	509	206	270	312	363	163	207	235	269
31 YEARS. . .	11399	426	601	721	871	268	359	420	494	206	267	307	356	163	206	234	267
32 YEARS. . .	11743	415	579	690	828	265	352	409	479	205	264	303	349	164	205	232	264
33 YEARS. . .	12070	405	557	660	786	262	344	399	464	204	261	298	342	164	204	230	260
34 YEARS. . .	12379	393	536	631	746	258	337	388	449	203	257	293	334	164	203	228	257
35 YEARS. . .	12670	382	514	602	707	254	328	376	434	201	253	287	326	163	201	225	253
36 YEARS. . .	12944	371	493	573	669	250	320	365	418	199	249	281	318	163	199	222	248
37 YEARS. . .	13200	359	472	545	633	245	311	353	403	197	244	274	309	161	197	218	244
38 YEARS. . .	13439	347	451	518	596	240	302	342	387	194	239	267	300	160	194	215	238
39 YEARS. . .	13660	334	431	492	564	235	293	330	372	191	234	260	291	159	191	210	233
40 YEARS. . .	13864	322	410	466	531	229	284	317	356	188	228	253	282	157	187	206	227
41 YEARS. . .	14050	310	390	441	499	223	274	305	341	184	222	245	272	154	184	201	221
42 YEARS. . .	14219	297	371	416	468	217	264	293	325	180	216	237	262	152	180	196	215
43 YEARS. . .	14370	284	351	392	438	210	254	280	310	176	209	229	252	149	175	191	208
44 YEARS. . .	14504	271	332	368	410	203	243	267	294	171	202	221	242	146	171	185	201
45 YEARS. . .	14620	258	313	345	382	196	233	255	279	166	195	212	231	143	166	179	194
46 YEARS. . .	14718	246	294	323	355	189	222	242	264	161	188	203	220	139	160	173	187
47 YEARS. . .	14799	233	276	301	330	181	211	229	249	155	180	194	210	135	155	166	179
48 YEARS. . .	14863	220	258	280	305	173	200	216	234	150	172	185	199	131	149	160	171
49 YEARS. . .	14909	206	240	260	281	165	189	203	219	143	164	175	188	126	143	152	163
50 YEARS. . .	14937	193	223	240	258	156	178	191	204	137	155	166	177	121	137	145	154
51 YEARS. . .	14948	180	206	220	236	148	167	178	190	130	147	156	166	116	130	138	146
52 YEARS. . .	14942	167	189	202	215	139	156	165	175	123	138	146	154	111	123	130	137
53 YEARS. . .	14917	155	173	183	194	130	144	152	161	116	129	136	143	105	116	122	128
54 YEARS. . .	14876	142	157	166	175	120	133	140	147	109	119	125	132	99	108	113	119
55 YEARS. . .	14816	129	142	149	156	111	121	127	133	101	110	115	120	92	100	105	109
56 YEARS. . .	14740	116	126	132	138	101	110	114	119	93	100	104	109	85	92	96	100
57 YEARS. . .	14645	103	111	116	120	91	98	102	105	84	90	94	97	78	84	87	90
58 YEARS. . .	14533	90	97	100	103	81	86	89	92	75	80	83	85	70	75	77	80
59 YEARS. . .	14404	78	82	85	87	70	74	77	79	66	70	72	74	62	66	67	69
60 YEARS. . .	14257	65	68	70	71	60	62	64	65	56	59	60	62	54	56	57	59
61 YEARS. . .	14093	52	54	55	56	49	50	51	52	46	48	49	50	44	46	47	48
62 YEARS. . .	13911	39	40	41	42	37	38	39	39	36	37	37	38	34	35	36	36
63 YEARS. . .	13711	26	27	27	27	25	26	26	26	25	25	25	25	24	24	25	25
64 YEARS. . .	[illegible]	13	13	13	14	13	13	13	13	13	13	13	13	12	13	13	13
4 YEARS OR MORE																	
18 YEARS. . .	5709	694	1180	1565	2096	345	538	684	880	235	346	428	535	169	236	285	347
19 YEARS. . .	6582	690	1154	1517	2013	350	539	680	868	241	351	431	536	175	243	291	352
20 YEARS. . .	7429	685	1127	1469	1933	355	538	675	854	247	356	434	535	181	249	296	356
21 YEARS. . .	8249	679	1100	1422	1856	359	538	669	841	253	360	436	535	187	254	301	360
22 YEARS. . .	9042	672	1073	1376	1781	362	536	662	827	258	363	437	533	192	259	305	363
23 YEARS. . .	9809	664	1045	1330	1707	365	533	655	812	262	365	438	530	197	263	309	366
24 YEARS. . .	10549	656	1017	1285	1636	367	530	647	796	266	367	438	527	201	267	312	367
25 YEARS. . .	11262	647	989	1239	1566	368	526	638	780	269	368	437	523	205	270	314	368
26 YEARS. . .	11948	637	961	1195	1498	369	521	628	763	272	369	435	518	209	273	316	369
27 YEARS. . .	12608	626	932	1151	1431	369	516	617	745	274	369	433	512	212	275	317	368
28 YEARS. . .	13242	615	903	1107	1367	368	509	606	727	276	368	430	506	215	277	318	367
29 YEARS. . .	13848	603	874	1064	1304	367	502	594	709	277	366	426	499	217	278	318	366
30 YEARS. . .	14428	591	845	1021	1243	365	494	582	690	278	364	421	491	219	278	317	364
31 YEARS. . .	14982	577	816	979	1183	362	486	569	670	275	361	416	483	220	278	316	361
32 YEARS. . .	15508	564	787	938	1126	359	477	555	651	277	358	410	474	221	278	314	357
33 YEARS. . .	16008	549	758	898	1070	355	467	541	631	276	354	404	464	222	277	312	353
34 YEARS. . .	16482	535	729	858	1015	350	457	527	611	275	349	397	454	222	275	309	349
35 YEARS. . .	16928	520	700	819	963	345	447	512	590	273	344	390	443	221	273	305	343
36 YEARS. . .	17348	504	671	781	912	340	435	497	569	270	339	382	432	221	271	302	338
37 YEARS. . .	17741	488	643	743	862	333	424	481	549	267	332	373	421	219	267	297	331
38 YEARS. . .	18108	472	615	706	814	327	412	465	528	264	326	364	409	218	264	292	325
39 YEARS. . .	18448	456	587	670	768	320	399	449	507	260	319	355	396	216	260	287	317
40 YEARS. . .	18761	439	560	635	723	312	387	433	486	256	311	345	384	213	255	281	310
41 YEARS. . .	19048	422	532	601	680	304	374	416	465	251	303	335	371	210	250	274	302
42 YEARS. . .	19308	405	506	567	638	296	360	399	444	245	294	324	357	207	245	268	293
43 YEARS. . .	19541	388	479	534	598	287	346	382	423	240	285	313	344	203	239	260	284
44 YEARS. . .	19748	370	453	503	559	277	332	365	402	233	276	301	330	199	233	253	275
45 YEARS. . .	19928	353	427	471	521	266	318	348	381	227	266	289	315	195	226	245	265
46 YEARS. . .	20081	335	402	441	485	257	303	330	360	220	256	277	301	190	219	236	255
47 YEARS. . .	20208	317	377	411	450	247	289	313	340	212	246	265	286	184	212	227	244
48 YEARS. . .	20308	300	352	382	416	236	274	295	319	204	235	252	271	179	204	218	233
49 YEARS. . .	20381	282	328	354	384	225	258	278	299	196	224	239	256	172	195	208	222
50 YEARS. . .	20428	264	304	327	352	213	243	260	279	187	212	226	241	166	186	198	211
51 YEARS. . .	20448	246	281	301	322	201	228	243	259	178	200	213	226	159	177	188	199
52 YEARS. . .	20441	228	258	275	293	189	212	225	239	168	188	199	211	151	168	177	187
53 YEARS. . .	20408	211	236	250	265	177	197	208	219	159	176	185	195	143	158	166	174
54 YEARS. . .	20348	193	214	226	238	164	181	190	200	148	163	171	179	135	147	154	162
55 YEARS. . .	20261	175	193	202	212	151	165	173	181	137	150	157	164	126	137	143	149
56 YEARS. . .	20148	158	172	180	188	138	149	156	162	126	137	142	148	116	126	130	136
57 YEARS. . .	20008	140	152	157	164	124	133	138	144	115	123	128	132	106	114	118	122
58 YEARS. . .	19841	123	132	136	141	110	117	121	125	102	109	113	116	[illegible]	102	105	108
59 YEARS. . .	19647	106	112	115	118	96	101	104	107	90	95	98	100	[illegible]	89	92	94
60 YEARS. . .	19427	88	93	95	97	81	85	87	89	77	80	82	84	73	76	78	80
61 YEARS. . .	19181	71	74	75	76	66	68	70	71	63	65	67	68	60	62	64	65
62 YEARS. . .	18907	53	55	56	56	50	52	53	53	48	50	51	51	47	48	49	49
63 YEARS. . .	18607	36	36	37	37	34	35	35	36	33	34	34	35	32	33	33	34
64 YEARS. . .	18281	18	18	18	18	17	18	18	18	17	17	17	17	17	17	17	17

Table 26. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1969, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	6251	667	1133	1501	2011	333	517	657	845	227	334	412	515	164	229	275	334
19 YEARS. . .	7003	662	1106	1454	1931	337	517	652	832	233	338	414	514	170	234	280	339
20 YEARS. . .	7732	656	1080	1406	1854	341	516	647	819	238	342	416	514	175	240	285	342
21 YEARS. . .	8439	650	1053	1363	1779	344	515	640	805	243	345	418	512	180	244	289	345
22 YEARS. . .	9125	643	1027	1318	1706	347	513	634	791	247	347	419	510	185	248	292	348
23 YEARS. . .	9788	635	1000	1273	1635	349	510	626	776	251	349	419	507	189	252	295	350
24 YEARS. . .	10429	627	973	1229	1566	351	506	618	761	254	351	418	503	193	255	298	351
25 YEARS. . .	11049	618	946	1186	1499	352	502	609	745	257	352	417	499	196	258	300	352
26 YEARS. . .	11646	608	918	1143	1434	352	497	599	729	259	352	415	494	199	260	301	352
27 YEARS. . .	12221	598	890	1100	1370	351	492	589	712	261	351	413	489	202	262	302	351
28 YEARS. . .	12775	587	863	1058	1308	351	485	578	694	263	350	409	482	204	263	302	350
29 YEARS. . .	13306	575	835	1017	1248	349	478	567	676	264	349	406	475	206	264	302	348
30 YEARS. . .	13816	563	807	976	1189	347	471	555	658	264	346	401	468	208	265	302	346
31 YEARS. . .	14303	550	779	936	1132	344	463	542	640	264	344	396	460	209	265	300	343
32 YEARS. . .	14769	537	751	897	1077	341	454	529	621	263	340	391	451	210	264	299	340
33 YEARS. . .	15212	524	724	859	1024	337	445	516	602	262	337	385	442	210	263	296	336
34 YEARS. . .	15633	510	696	820	972	333	435	502	583	261	332	378	432	210	261	294	331
35 YEARS. . .	16033	495	669	783	921	328	425	488	563	259	327	371	422	210	259	290	327
36 YEARS. . .	16410	481	642	747	873	323	415	474	544	257	322	363	412	209	257	287	321
37 YEARS. . .	16766	466	615	711	826	317	404	459	524	254	316	355	401	208	254	283	315
38 YEARS. . .	17099	451	588	676	780	311	393	444	504	251	310	347	390	207	251	278	309
39 YEARS. . .	17411	435	562	642	736	304	381	429	484	247	303	338	378	205	247	273	302
40 YEARS. . .	17700	419	536	608	693	297	369	413	464	243	296	329	366	203	243	267	295
41 YEARS. . .	17968	403	510	576	652	290	357	398	445	239	289	319	354	200	238	262	288
42 YEARS. . .	18214	387	484	544	612	282	344	382	425	234	281	309	341	197	233	255	280
43 YEARS. . .	18437	371	459	513	574	274	331	366	405	228	273	299	329	194	228	248	271
44 YEARS. . .	18639	355	434	482	537	265	318	349	385	223	264	288	315	190	222	241	263
45 YEARS. . .	18818	338	410	453	501	256	304	333	365	217	255	277	302	186	216	234	253
46 YEARS. . .	18976	321	386	424	466	246	291	317	346	210	245	266	288	181	210	226	244
47 YEARS. . .	19111	305	362	396	433	237	277	300	326	203	235	254	275	176	203	218	234
48 YEARS. . .	19225	288	339	368	401	226	263	284	307	196	225	242	261	171	195	209	224
49 YEARS. . .	19317	271	316	342	370	216	249	267	288	188	215	230	247	165	187	200	214
50 YEARS. . .	19386	254	293	316	340	205	234	251	268	180	204	218	232	159	179	190	203
51 YEARS. . .	19434	237	271	290	311	194	220	234	250	171	193	205	218	152	171	181	192
52 YEARS. . .	19460	221	250	266	283	183	205	217	231	162	181	192	203	145	162	171	180
53 YEARS. . .	19463	204	228	242	257	171	190	201	212	153	170	179	189	138	152	160	169
54 YEARS. . .	19445	187	208	219	231	159	175	184	194	143	158	165	174	130	143	149	157
55 YEARS. . .	19405	170	187	196	206	146	160	168	176	133	145	152	159	122	132	138	144
56 YEARS. . .	19342	153	167	175	182	134	145	151	158	123	133	138	144	113	122	127	132
57 YEARS. . .	19258	137	148	153	159	121	130	135	140	111	120	124	129	103	111	115	119
58 YEARS. . .	19152	120	128	133	137	107	114	118	122	100	106	110	113	93	99	102	106
59 YEARS. . .	19024	103	109	112	116	93	99	102	105	88	93	95	98	83	87	90	92
60 YEARS. . .	18873	86	91	93	95	79	83	85	87	75	79	80	82	71	75	76	78
61 YEARS. . .	18701	69	72	74	75	65	67	68	70	62	64	65	67	59	61	62	64
62 YEARS. . .	18507	52	54	55	56	49	51	52	52	48	49	50	50	46	47	48	49
63 YEARS. . .	18291	35	36	36	37	34	34	35	35	33	33	34	34	32	32	33	33
64 YEARS. . .	18052	18	18	18	18	17	17	17	18	17	17	17	17	17	17	17	17
5 YEARS OR MORE																	
18 YEARS. . .	4244	723	1235	1638	2194	356	559	713	919	240	357	443	556	170	242	293	358
19 YEARS. . .	5340	721	1208	1589	2110	363	561	710	908	248	364	448	559	179	250	300	365
20 YEARS. . .	6401	717	1182	1541	2027	370	563	706	896	256	370	453	560	186	257	307	371
21 YEARS. . .	7426	712	1155	1493	1947	375	563	701	883	263	376	456	560	193	264	314	376
22 YEARS. . .	8416	706	1128	1446	1870	380	563	696	869	269	380	459	560	200	270	319	380
23 YEARS. . .	9371	699	1100	1398	1794	384	561	689	854	275	384	461	558	206	276	324	384
24 YEARS. . .	10290	692	1071	1352	1719	387	559	681	839	280	387	461	555	211	281	328	387
25 YEARS. . .	11175	683	1042	1305	1647	389	555	673	822	284	389	461	552	216	285	332	389
26 YEARS. . .	12024	673	1013	1259	1576	390	551	663	805	288	390	460	547	221	289	334	390
27 YEARS. . .	12838	662	983	1213	1506	391	545	653	787	290	390	458	542	225	292	336	390
28 YEARS. . .	13616	651	953	1167	1439	390	539	641	769	293	390	455	536	228	294	337	390
29 YEARS. . .	14360	639	923	1122	1373	389	532	629	750	294	389	452	529	231	295	337	388
30 YEARS. . .	15068	625	892	1077	1309	387	524	616	730	295	387	447	521	233	296	337	386
31 YEARS. . .	15741	612	862	1033	1246	385	515	603	710	296	384	442	512	235	296	336	383
32 YEARS. . .	16379	597	831	990	1186	381	506	589	689	295	381	436	503	236	296	334	380
33 YEARS. . .	16982	582	801	947	1127	377	496	574	668	295	377	429	493	237	295	332	376
34 YEARS. . .	17550	567	770	905	1069	373	485	558	646	293	372	422	482	237	293	329	371
35 YEARS. . .	18082	551	740	864	1014	367	474	543	624	291	366	414	471	237	291	325	365
36 YEARS. . .	18579	534	709	823	960	361	462	526	602	288	360	406	459	236	288	321	359
37 YEARS. . .	19041	517	679	783	907	355	450	510	580	285	354	396	446	234	285	316	352
38 YEARS. . .	19467	500	649	744	857	347	437	493	558	281	346	387	433	233	281	311	345
39 YEARS. . .	19859	482	619	706	808	340	423	475	535	277	338	376	420	230	277	305	337
40 YEARS. . .	20215	464	590	668	760	331	409	457	513	272	330	366	406	227	272	298	329
41 YEARS. . .	20536	446	561	632	714	322	395	439	490	266	321	354	392	224	266	291	320
42 YEARS. . .	20822	427	532	596	670	313	380	421	468	261	312	343	378	220	260	284	310
43 YEARS. . .	21073	409	504	561	627	303	365	403	445	254	302	330	363	216	254	276	301
44 YEARS. . .	21288	390	475	527	585	293	350	384	423	247	292	318	347	211	247	267	290
45 YEARS. . .	21468	371	448	494	545	282	335	365	400	240	281	305	332	206	239	258	280
46 YEARS. . .	21613	352	421	461	507	271	319	347	378	232	270	292	316	201	231	249	268
47 YEARS. . .	21723	333	394	430	469	260	303	326	356	223	258	278	300	195	223	239	257
48 YEARS. . .	21797	314	368	399	434	248	287	309	333	215	246	264	284	188	214	229	245
49 YEARS. . .	21837	294	342	369	399	235	270	290	312	205	234	250	268	181	205	218	233
50 YEARS. . .	21841	275	317	340	366	223	254	271	290	196	222	236	252	174	195	207	220
51 YEARS. . .	21810	256	292	312	334	210	237	252	269	186	209	221	235	166	185	196	207
52 YEARS. . .	21744	237	268	285	303	197	220	234	248	175	196	207	219	157	175	184	194
53 YEARS. . .	21642	218	244	258	274	183	204	215	227	165	182	192	202	149	164	172	181
54 YEARS. . .	21505	199	221	233	245	170	187	196	206	153	168	177	185	139	153	160	167
55 YEARS. . .	21333	181	198	208	218	156	170	178	186	142	155	161	169	130	141	147	153
56 YEARS. . .	21126	162	176	184	192	141	153	160	166	130	140	146	152	120	129	134	139
57 YEARS. . .	20884	144	155	161	167	127	137	142	147	117	126	131	135	109	117	121	125
58 YEARS. . .	20606	125	134	139	143	112	120	124	128	105	111	115	119	98	104	107	111
59 YEARS. . .	20294	107	114	117	120	97	103	106	109	91	97	99	102	86	91	93	96
60 YEARS. . .	19946	89	94	96	98	82	86	88	90	78	81	83	85	74	77	79	81
61 YEARS. . .	19562	71	74	76	77	66	69	70	72	63	66	67	68	61	63	64	65
62 YEARS. . .	19144	54	55	56	57	51	52	53	54	49	50	51	52	47	48	49	50
63 YEARS. . .	18690	36	36	37	37	34	35	35	36	33	34	34	35	32	33	33	34
64 YEARS. . .	18202	18	18	18	18	17	18	18	18	17	17	17	17	17	17	17	17

Table 27. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1968, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	4193	268	442	579	768	140	211	264	334	99	141	171	210	74	100	118	141
19 YEARS. . .	4373	264	430	559	736	141	209	260	328	100	141	170	208	75	101	118	141
20 YEARS. . .	4547	260	418	540	705	141	207	256	321	101	141	169	206	76	101	119	141
21 YEARS. . .	4715	256	407	521	675	141	205	252	314	102	141	169	204	77	102	119	141
22 YEARS. . .	4877	252	395	502	645	141	203	248	307	102	141	168	202	78	103	120	141
23 YEARS. . .	5034	248	383	484	617	140	201	244	300	103	140	166	200	79	103	120	140
24 YEARS. . .	5185	243	371	466	590	140	198	240	293	103	140	165	197	80	104	120	140
25 YEARS. . .	5330	239	360	448	563	139	195	235	286	103	139	164	194	80	104	120	139
26 YEARS. . .	5470	234	348	431	538	138	193	230	278	103	138	162	191	81	104	119	138
27 YEARS. . .	5603	229	337	414	513	137	189	225	271	103	137	160	188	81	104	119	137
28 YEARS. . .	5731	224	325	397	488	136	186	220	263	103	136	158	185	81	103	118	136
29 YEARS. . .	5853	218	314	381	465	135	183	215	256	103	134	156	181	81	103	117	134
30 YEARS. . .	5970	213	302	365	442	133	179	210	248	102	133	153	178	81	102	116	133
31 YEARS. . .	6081	207	291	349	420	131	175	204	240	102	131	151	174	81	102	115	131
32 YEARS. . .	6185	202	280	333	399	130	171	199	232	101	129	148	170	81	101	114	129
33 YEARS. . .	6285	196	269	318	379	128	167	193	225	100	127	145	166	81	100	112	127
34 YEARS. . .	6378	190	258	304	359	125	163	187	217	99	125	142	162	80	99	111	125
35 YEARS. . .	6466	184	248	289	340	123	159	182	209	98	123	139	158	80	98	109	122
36 YEARS. . .	6548	178	237	275	321	121	154	176	201	96	120	135	153	79	96	107	120
37 YEARS. . .	6624	172	227	262	303	118	150	170	194	95	118	132	149	78	95	105	117
38 YEARS. . .	6695	166	216	248	286	115	145	164	186	93	115	129	144	77	93	103	115
39 YEARS. . .	6759	160	206	235	270	113	141	158	178	92	112	125	140	76	92	101	112
40 YEARS. . .	6818	154	196	223	254	110	136	152	170	90	109	121	135	75	90	99	109
41 YEARS. . .	6872	148	186	210	238	107	131	146	163	88	106	117	130	74	88	96	106
42 YEARS. . .	6919	142	177	198	223	104	126	140	155	86	103	113	125	73	86	94	103
43 YEARS. . .	6961	136	167	187	209	100	121	134	148	84	100	109	120	71	84	91	99
44 YEARS. . .	6997	129	158	176	195	97	116	127	140	82	96	105	115	70	81	88	96
45 YEARS. . .	7027	123	149	165	182	93	111	121	133	79	93	101	110	68	79	85	92
46 YEARS. . .	7052	117	140	154	169	90	106	115	126	77	89	97	105	66	76	82	89
47 YEARS. . .	7071	111	131	143	157	86	101	109	118	74	86	92	100	64	74	79	85
48 YEARS. . .	7084	104	123	133	145	82	95	103	111	71	82	88	95	62	71	76	81
49 YEARS. . .	7091	98	114	124	134	78	90	97	104	68	78	83	89	60	68	72	77
50 YEARS. . .	7093	92	106	114	123	74	85	91	97	65	74	79	84	58	65	69	73
51 YEARS. . .	7089	86	98	105	112	70	79	85	90	62	70	74	79	55	62	65	69
52 YEARS. . .	7079	80	90	96	102	66	74	79	83	59	66	69	73	53	58	62	65
53 YEARS. . .	7063	74	82	87	93	62	69	72	77	55	61	65	68	50	55	58	61
54 YEARS. . .	7042	67	75	79	83	57	63	66	70	52	57	60	63	47	51	54	56
55 YEARS. . .	7015	61	67	71	74	53	58	60	63	48	52	55	57	44	48	50	52
56 YEARS. . .	6982	55	60	63	66	48	52	54	57	44	48	50	52	41	44	46	47
57 YEARS. . .	6943	49	53	55	57	43	47	49	50	40	43	45	46	37	40	41	43
58 YEARS. . .	6899	43	46	48	49	39	41	43	44	36	38	40	41	34	36	37	38
59 YEARS. . .	6849	37	39	41	42	34	36	37	38	32	33	34	35	30	31	32	33
60 YEARS. . .	6793	31	33	33	34	29	30	31	31	27	28	29	30	26	27	27	28
61 YEARS. . .	6731	25	26	27	27	23	24	25	25	22	23	24	24	21	22	22	23
62 YEARS. . .	6664	19	19	20	20	18	18	19	19	17	18	18	18	17	17	17	18
63 YEARS. . .	6591	13	13	13	13	12	12	13	13	12	12	12	12	11	12	12	12
64 YEARS. . .	6512	6	6	6	7	6	6	6	6	6	6	6	6	6	6	6	6
8 YEARS																	
18 YEARS. . .	4223	321	533	699	928	166	252	316	402	116	166	203	251	86	117	139	167
19 YEARS. . .	4520	317	519	676	890	167	251	313	395	118	168	203	249	88	119	140	168
20 YEARS. . .	4806	313	506	654	853	168	249	309	387	120	168	203	248	90	120	142	168
21 YEARS. . .	5082	309	492	631	818	169	247	305	380	121	169	203	246	91	122	143	169
22 YEARS. . .	5349	305	479	609	783	169	245	300	372	122	169	202	244	93	123	144	169
23 YEARS. . .	5606	300	465	588	749	169	243	296	364	124	169	201	242	94	124	144	169
24 YEARS. . .	5852	295	451	566	717	169	240	291	356	124	169	200	239	96	125	145	169
25 YEARS. . .	6089	290	438	545	685	169	237	286	347	125	169	199	236	97	126	145	169
26 YEARS. . .	6316	285	424	524	654	168	234	280	339	125	168	197	233	98	126	145	168
27 YEARS. . .	6532	279	410	504	624	167	231	275	330	126	167	195	229	98	126	144	167
28 YEARS. . .	6739	273	396	484	595	166	227	269	321	126	166	193	226	99	126	144	166
29 YEARS. . .	6936	267	383	464	566	165	223	263	312	126	164	190	222	99	126	143	164
30 YEARS. . .	7123	260	369	445	539	163	219	257	303	125	163	187	217	99	125	142	162
31 YEARS. . .	7300	254	356	425	512	161	214	250	294	125	161	184	213	99	125	141	160
32 YEARS. . .	7467	247	342	407	486	159	210	243	284	124	159	181	208	99	124	140	158
33 YEARS. . .	7625	240	329	389	462	157	205	237	275	123	156	178	203	99	123	138	156
34 YEARS. . .	7772	233	316	371	437	154	200	230	265	122	154	174	198	99	122	136	153
35 YEARS. . .	7909	226	303	353	414	151	195	223	256	120	151	170	193	98	120	134	150
36 YEARS. . .	8037	219	290	336	391	148	189	215	246	119	148	166	188	97	119	132	147
37 YEARS. . .	8154	211	277	319	370	145	184	208	237	117	145	162	182	96	117	130	144
38 YEARS. . .	8262	204	264	303	349	142	178	201	227	115	141	158	177	95	115	127	141
39 YEARS. . .	8359	196	252	287	328	138	172	193	218	113	138	153	171	94	113	124	137
40 YEARS. . .	8447	189	240	272	309	135	166	186	208	111	134	149	165	93	111	121	134
41 YEARS. . .	8524	181	228	256	290	131	160	178	199	108	130	144	159	91	108	[illegible]	130
42 YEARS. . .	8592	173	216	242	272	127	154	171	190	106	126	139	153	89	106	[illegible]	126
43 YEARS. . .	8650	166	204	227	254	123	148	163	180	103	122	134	147	88	103	112	122
44 YEARS. . .	8698	158	193	213	237	119	142	156	171	100	118	129	141	86	100	108	117
45 YEARS. . .	8736	150	181	200	221	114	135	148	162	97	114	123	134	83	97	104	113
46 YEARS. . .	8764	142	170	187	205	110	129	140	153	94	109	118	128	81	93	101	108
47 YEARS. . .	8782	135	159	174	190	105	122	133	144	90	104	112	121	79	90	97	104
48 YEARS. . .	8790	127	149	161	176	100	116	125	135	87	99	107	115	76	86	92	99
49 YEARS. . .	8788	119	138	149	162	95	109	117	126	83	95	101	108	73	83	88	94
50 YEARS. . .	8776	111	128	138	148	90	103	110	117	79	90	95	102	70	79	84	89
51 YEARS. . .	8755	104	118	126	135	85	96	102	109	75	84	90	95	67	75	79	84
52 YEARS. . .	8723	96	109	115	123	80	89	95	100	71	79	84	89	64	71	74	79
53 YEARS. . .	8681	88	99	105	111	74	83	87	92	67	74	78	82	60	66	70	73
54 YEARS. . .	8630	81	90	95	100	69	76	80	84	62	68	72	75	56	62	65	68
55 YEARS. . .	8568	73	81	85	89	63	69	72	76	58	63	66	69	53	57	60	62
56 YEARS. . .	8497	66	72	75	78	58	62	65	68	53	57	59	62	49	52	55	57
57 YEARS. . .	8416	59	63	66	68	52	56	58	60	48	51	53	55	44	48	49	51
58 YEARS. . .	8324	51	55	57	59	46	49	51	52	43	46	47	48	40	42	44	45
59 YEARS. . .	8223	44	47	48	49	40	42	43	45	37	40	41	42	35	37	38	39
60 YEARS. . .	8112	37	38	39	40	34	35	36	37	32	33	34	35	30	32	32	33
61 YEARS. . .	7991	29	31	31	32	27	28	29	30	26	27	28	28	25	26	26	27
62 YEARS. . .	7860	22	23	23	23	21	21	22	22	20	21	21	21	19	20	20	21
63 YEARS. . .	7719	15	15	15	15	14	14	15	15	14	14	14	14	13	14	14	14
64 YEARS. . .	7568	7	8	8	8	7	7	7	7	7	7	7	7	7	7	7	7

Table 27. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1968, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	4879	362	603	792	1052	188	284	357	454	131	188	229	283	97	132	157	188
19 YEARS. . .	5193	358	587	766	1009	189	283	353	446	133	189	229	281	99	134	158	189
20 YEARS. . .	5497	354	572	740	967	190	281	349	437	135	190	229	279	101	136	160	190
21 YEARS. . .	5791	349	556	714	926	190	279	344	429	136	190	228	277	103	137	161	190
22 YEARS. . .	6075	344	541	689	887	190	277	339	420	138	191	228	275	105	138	162	191
23 YEARS. . .	6348	339	526	665	849	191	274	334	411	139	191	227	272	106	140	162	191
24 YEARS. . .	6612	333	510	641	812	190	271	328	402	140	190	225	269	107	140	163	190
25 YEARS. . .	6865	327	495	617	776	190	268	323	392	141	190	224	266	109	141	163	190
26 YEARS. . .	7108	321	479	593	741	189	264	316	383	141	189	222	262	110	142	163	189
27 YEARS. . .	7341	315	464	570	707	188	260	310	373	141	188	219	259	110	142	162	188
28 YEARS. . .	7564	308	448	548	674	187	256	303	363	141	187	217	254	111	142	162	186
29 YEARS. . .	7776	301	433	525	642	185	252	297	352	141	185	214	250	111	141	161	185
30 YEARS. . .	7979	294	418	503	611	183	247	290	342	141	183	211	245	112	141	160	183
31 YEARS. . .	8171	286	402	482	581	181	242	282	332	140	181	208	240	112	140	159	181
32 YEARS. . .	8354	279	387	461	552	179	237	275	321	139	179	204	235	112	139	157	178
33 YEARS. . .	8526	271	372	440	523	176	231	267	311	138	176	200	230	111	138	155	176
34 YEARS. . .	8688	263	357	420	496	174	226	259	300	137	173	196	224	111	137	153	173
35 YEARS. . .	8839	255	343	400	470	171	220	252	289	135	170	192	218	110	135	151	170
36 YEARS. . .	8981	247	328	381	444	167	214	244	279	134	167	188	212	109	134	149	166
37 YEARS. . .	9113	239	314	362	420	164	208	235	268	132	163	183	206	108	132	146	163
38 YEARS. . .	9231	231	300	344	396	160	201	227	258	130	160	178	200	107	130	143	159
39 YEARS. . .	9345	222	286	326	373	156	195	219	247	127	156	173	194	106	127	140	155
40 YEARS. . .	9446	214	272	306	351	152	188	211	236	125	152	168	187	105	125	137	151
41 YEARS. . .	9537	205	258	291	330	148	182	202	226	122	148	163	180	103	122	134	147
42 YEARS. . .	9618	197	245	275	309	144	175	194	215	119	143	157	174	101	119	130	143
43 YEARS. . .	9689	188	232	259	289	139	168	185	205	116	139	152	167	99	116	126	138
44 YEARS. . .	9749	179	219	243	270	134	161	177	194	113	134	146	160	97	113	123	133
45 YEARS. . .	9799	171	206	226	252	130	154	168	184	110	129	140	153	94	110	118	128
46 YEARS. . .	9840	162	198	213	234	124	147	160	174	106	124	134	145	92	106	114	123
47 YEARS. . .	9870	153	182	198	217	119	139	151	164	103	119	128	138	89	102	110	118
48 YEARS. . .	9889	145	170	184	201	114	132	142	154	99	113	122	131	86	98	105	113
49 YEARS. . .	9899	136	158	171	185	108	125	134	144	94	108	115	124	83	94	100	107
50 YEARS. . .	9899	127	147	158	170	103	117	125	134	90	102	109	116	80	90	95	102
51 YEARS. . .	9888	119	135	145	155	97	110	117	125	86	96	102	109	76	85	90	96
52 YEARS. . .	9868	110	124	132	141	91	102	108	115	81	91	96	101	73	81	85	90
53 YEARS. . .	9837	101	114	120	126	85	95	100	106	76	84	89	94	69	76	80	84
54 YEARS. . .	9796	93	103	109	115	79	87	92	96	71	78	82	86	65	71	74	78
55 YEARS. . .	9745	84	93	97	102	73	79	83	87	66	72	75	79	60	66	69	72
56 YEARS. . .	9683	76	83	86	90	66	72	75	78	61	66	68	71	56	60	62	65
57 YEARS. . .	9612	68	73	76	79	60	64	67	69	55	59	61	64	51	55	57	59
58 YEARS. . .	9530	59	63	65	68	53	56	58	60	49	53	54	56	46	49	51	52
59 YEARS. . .	9438	51	54	55	57	46	49	50	51	43	46	47	48	41	43	44	45
60 YEARS. . .	9337	42	45	46	47	39	41	42	43	37	39	40	41	35	37	38	38
61 YEARS. . .	9225	34	35	36	37	32	33	34	34	30	31	32	33	29	30	31	31
62 YEARS. . .	9102	26	26	27	27	24	25	25	26	23	24	24	25	23	23	24	24
63 YEARS. . .	8970	17	18	18	18	16	17	17	17	16	16	17	17	16	16	16	16
64 YEARS. . .	8828	9	9	9	9	9	9	9	9	8	8	8	8	8	8	8	8
4 YEARS																	
18 YEARS. . .	5578	424	705	927	1231	219	333	418	532	153	220	266	331	113	154	183	220
19 YEARS. . .	5961	419	687	896	1181	221	331	413	522	156	221	268	329	116	156	185	221
20 YEARS. . .	6331	414	669	866	1132	222	329	408	512	158	222	268	327	118	159	187	222
21 YEARS. . .	6689	409	652	836	1084	223	327	403	502	160	223	267	325	120	160	188	223
22 YEARS. . .	7034	403	634	807	1036	223	324	397	492	161	223	267	322	122	162	189	223
23 YEARS. . .	7367	397	616	779	994	223	321	391	481	163	223	266	319	124	163	190	223
24 YEARS. . .	7687	390	598	750	951	223	318	385	471	164	223	264	316	126	165	191	223
25 YEARS. . .	7995	384	580	723	909	223	314	378	460	165	223	262	312	127	165	191	222
26 YEARS. . .	8290	376	562	695	868	222	310	371	448	165	222	260	308	128	166	191	221
27 YEARS. . .	8573	369	543	668	828	221	305	363	437	166	220	257	303	129	166	191	220
28 YEARS. . .	8843	361	525	641	789	219	300	356	425	166	219	254	298	130	166	190	219
29 YEARS. . .	9101	353	507	615	752	217	295	348	413	166	217	251	293	131	166	189	217
30 YEARS. . .	9346	344	489	590	715	215	289	339	401	165	215	246	287	131	165	188	214
31 YEARS. . .	9578	336	472	564	680	213	284	331	389	164	212	244	282	131	165	186	212
32 YEARS. . .	9798	327	454	540	646	210	278	322	377	163	210	240	276	131	164	184	209
33 YEARS. . .	10006	318	436	516	613	207	271	313	364	162	206	235	269	131	162	182	206
34 YEARS. . .	10201	309	419	492	581	204	265	304	352	161	203	230	263	130	161	180	203
35 YEARS. . .	10384	299	402	469	550	200	258	295	339	159	200	225	256	129	159	[illegible]	199
36 YEARS. . .	10554	290	385	446	520	196	251	286	327	157	196	220	249	129	157	175	195
37 YEARS. . .	10711	280	368	424	491	192	244	276	314	155	192	215	242	127	155	172	191
38 YEARS. . .	10856	270	351	403	464	188	236	266	302	152	187	209	234	126	152	168	187
39 YEARS. . .	10989	260	335	382	437	183	229	257	289	150	183	203	227	124	149	165	182
40 YEARS. . .	11109	250	319	361	411	179	221	247	277	147	178	197	219	123	146	161	177
41 YEARS. . .	11216	240	303	341	386	174	213	237	264	143	173	191	211	121	143	157	172
42 YEARS. . .	11311	230	287	322	362	168	205	227	252	140	168	184	203	118	140	153	167
43 YEARS. . .	11394	220	272	303	338	163	197	217	240	137	162	178	195	116	136	148	162
44 YEARS. . .	11464	210	256	284	316	157	188	207	228	133	157	171	187	113	132	144	156
45 YEARS. . .	11521	200	241	266	294	152	180	197	216	129	151	164	179	111	128	139	150
46 YEARS. . .	11566	189	227	249	274	146	172	187	204	124	145	157	170	108	124	134	144
47 YEARS. . .	11599	179	213	232	254	140	163	177	192	120	139	150	162	104	120	128	138
48 YEARS. . .	11618	169	198	216	234	133	154	167	180	115	133	142	153	101	115	123	132
49 YEARS. . .	11626	159	185	200	216	127	146	156	168	111	126	135	144	97	110	117	125
50 YEARS. . .	11621	149	171	184	198	120	137	146	157	105	119	127	136	93	105	112	119
51 YEARS. . .	11603	138	158	169	181	113	128	136	145	100	113	120	127	89	100	106	112
52 YEARS. . .	11573	128	145	155	165	106	119	127	134	95	106	112	118	85	94	100	105
53 YEARS. . .	11530	118	133	140	149	99	110	117	123	89	99	104	110	80	89	93	98
54 YEARS. . .	11475	108	120	127	134	92	102	107	112	83	91	96	101	76	83	87	91
55 YEARS. . .	11407	98	108	114	119	85	93	97	102	77	84	88	92	71	77	80	84
56 YEARS. . .	11327	89	96	101	105	77	84	87	91	71	77	80	83	65	70	73	76
57 YEARS. . .	11234	79	85	88	92	69	75	78	80	64	69	71	74	60	64	66	68
58 YEARS. . .	11129	69	74	76	79	62	66	68	70	57	61	63	65	54	57	59	61
59 YEARS. . .	11012	59	63	64	66	54	57	58	60	50	53	55	56	47	50	51	53
60 YEARS. . .	10881	49	52	53	54	45	48	49	50	43	45	46	47	41	43	44	45
61 YEARS. . .	10738	40	41	42	43	37	38	39	40	35	37	37	38	34	35	36	36
62 YEARS. . .	10583	30	31	31	32	28	29	29	30	27	28	28	29	26	27	27	28
63 YEARS. . .	10415	20	20	21	21	19	20	20	20	19	19	19	19	18	18	19	19
64 YEARS. . .	10235	10	10	10	10	10	10	10	10	10	10	10	10	9	9	10	10

Table 27. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1968, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	5278	492	822	1081	1437	252	385	485	618	174	252	309	383	127	175	209	252
19 YEARS. . .	5849	488	802	1046	1379	254	384	481	608	178	255	310	382	131	179	213	255
20 YEARS. . .	6401	483	782	1012	1323	257	383	476	598	181	257	311	381	135	183	216	257
21 YEARS. . .	6933	477	762	979	1239	259	381	470	587	185	259	311	379	138	186	218	259
22 YEARS. . .	7445	472	742	946	1216	260	379	465	576	187	260	311	377	141	188	220	260
23 YEARS. . .	7938	465	722	913	1165	261	376	458	565	190	261	311	374	144	191	222	261
24 YEARS. . .	8412	458	702	880	1114	261	373	452	553	192	261	310	371	147	192	223	261
25 YEARS. . .	8866	451	681	848	1066	262	369	444	540	193	261	308	367	149	194	224	261
26 YEARS. . .	9300	443	660	817	1018	261	365	437	527	194	261	306	362	151	195	225	261
27 YEARS. . .	9715	435	639	785	972	260	360	426	514	195	260	303	357	152	196	225	260
28 YEARS. . .	10111	426	618	754	927	259	354	420	501	196	258	300	352	154	196	224	258
29 YEARS. . .	10487	417	598	724	883	257	348	410	487	196	257	297	346	155	196	224	256
30 YEARS. . .	10843	407	577	694	841	255	342	401	473	196	254	293	340	155	196	222	254
31 YEARS. . .	11180	397	556	664	799	252	336	391	459	195	252	289	333	156	195	221	251
32 YEARS. . .	11497	387	535	635	759	249	328	381	445	194	248	284	326	156	194	219	248
33 YEARS. . .	11795	376	514	607	721	246	321	370	430	193	245	279	319	155	193	216	244
34 YEARS. . .	12076	365	494	579	683	242	313	360	415	191	241	273	311	155	191	214	240
35 YEARS. . .	12333	354	473	552	647	238	305	349	401	189	237	267	303	154	189	211	236
36 YEARS. . .	12572	343	453	525	611	233	297	338	386	187	232	261	295	153	187	207	232
37 YEARS. . .	12792	331	433	499	577	228	288	326	371	184	227	255	286	152	184	204	227
38 YEARS. . .	12992	319	414	474	544	223	279	315	356	181	222	248	277	150	181	200	221
39 YEARS. . .	13173	308	394	449	513	217	270	303	341	178	217	241	268	148	178	195	216
40 YEARS. . .	13335	296	375	424	482	212	261	291	326	174	211	233	259	146	174	191	210
41 YEARS. . .	13477	283	356	400	452	206	251	279	311	170	205	226	249	143	170	186	204
42 YEARS. . .	13599	271	337	377	424	199	242	267	297	166	198	218	240	141	166	181	198
43 YEARS. . .	13702	259	319	355	396	193	232	255	282	162	192	210	230	138	161	175	191
44 YEARS. . .	13785	247	301	333	370	186	222	243	267	157	185	201	220	134	157	170	184
45 YEARS. . .	13849	234	283	311	344	179	212	231	253	152	178	193	210	131	152	164	177
46 YEARS. . .	13894	222	265	291	319	171	201	219	238	147	171	184	200	127	146	157	170
47 YEARS. . .	13918	210	248	271	295	164	191	207	224	141	163	176	189	123	141	151	162
48 YEARS. . .	13924	197	231	251	273	156	181	195	210	135	155	167	179	119	135	144	154
49 YEARS. . .	13910	185	215	232	251	148	170	182	196	129	147	158	169	114	129	137	147
50 YEARS. . .	13876	173	199	214	230	140	159	170	182	123	139	148	158	109	123	130	138
51 YEARS. . .	13823	161	183	195	209	132	149	158	169	117	131	139	148	104	116	123	130
52 YEARS. . .	13750	149	168	179	190	123	138	147	155	110	123	130	137	99	110	116	122
53 YEARS. . .	13658	137	153	162	171	115	128	135	142	103	114	120	127	93	103	108	113
54 YEARS. . .	13546	125	138	146	154	106	117	123	129	96	106	111	116	87	96	100	105
55 YEARS. . .	13415	113	124	130	137	97	107	111	117	89	97	101	106	81	88	92	96
56 YEARS. . .	13264	101	110	115	120	88	96	100	104	81	88	91	95	75	81	84	87
57 YEARS. . .	13094	90	97	101	105	79	85	89	92	73	79	82	85	68	73	76	78
58 YEARS. . .	12904	78	84	87	90	70	75	77	80	65	70	72	74	61	65	67	69
59 YEARS. . .	12695	67	71	73	75	61	64	66	68	57	60	62	64	54	57	58	60
60 YEARS. . .	12467	56	58	60	61	51	54	55	56	49	51	52	53	46	48	49	50
61 YEARS. . .	12218	45	46	47	48	41	43	44	45	40	41	42	43	38	39	40	41
62 YEARS. . .	11951	33	34	35	35	32	32	33	33	30	31	32	32	29	30	31	31
63 YEARS. . .	11663	22	23	23	23	21	22	22	22	21	21	21	22	20	21	21	21
64 YEARS. . .	11357	11	11	11	11	11	11	11	11	11	11	11	11	10	11	11	11
4 YEARS OR MORE																	
18 YEARS. . .	6131	679	1170	1563	2105	332	523	664	866	224	333	413	520	161	220	273	334
19 YEARS. . .	6797	674	1143	1514	2024	336	523	664	853	230	337	416	520	166	231	278	338
20 YEARS. . .	7449	668	1117	1466	1944	341	522	659	840	235	341	419	520	171	237	283	342
21 YEARS. . .	8086	663	1090	1419	1866	344	521	653	827	240	345	420	518	176	241	287	345
22 YEARS. . .	8708	656	1063	1373	1790	347	520	646	813	244	348	421	517	181	246	291	348
23 YEARS. . .	9315	649	1036	1328	1717	350	517	639	798	248	350	422	514	185	250	294	350
24 YEARS. . .	9907	641	1008	1283	1646	352	514	632	783	252	352	422	511	189	253	297	352
25 YEARS. . .	10485	632	981	1238	1576	353	511	623	768	255	353	421	508	193	257	300	353
26 YEARS. . .	11047	623	953	1195	1508	354	506	614	751	258	354	420	503	197	259	302	354
27 YEARS. . .	11595	613	926	1151	1442	354	501	604	735	260	354	418	498	200	262	303	354
28 YEARS. . .	12128	603	898	1109	1378	354	496	594	718	262	354	416	493	202	263	304	354
29 YEARS. . .	12645	592	870	1066	1316	353	490	583	701	264	353	413	487	205	265	304	353
30 YEARS. . .	13150	581	842	1025	1256	352	483	572	683	265	351	409	480	207	266	304	351
31 YEARS. . .	13638	569	814	984	1197	350	476	560	665	266	350	405	473	209	267	304	349
32 YEARS. . .	14112	556	787	944	1140	348	468	548	647	266	347	400	465	210	267	303	347
33 YEARS. . .	14571	544	759	905	1085	345	460	536	628	266	344	395	456	211	266	302	344
34 YEARS. . .	15015	530	732	867	1032	341	451	523	609	265	341	389	446	212	266	300	340
35 YEARS. . .	15444	517	704	829	980	338	442	509	590	264	337	383	438	213	265	297	336
36 YEARS. . .	15859	503	677	792	930	333	432	495	571	263	332	377	429	213	263	295	332
37 YEARS. . .	16258	488	650	755	881	328	422	481	552	261	327	369	419	212	261	291	327
38 YEARS. . .	16643	474	623	720	834	323	411	467	532	259	322	362	408	212	259	286	321
39 YEARS. . .	17013	459	597	685	789	317	400	452	513	256	316	354	397	211	256	283	315
40 YEARS. . .	17368	444	571	651	745	311	389	437	493	253	310	345	386	209	253	279	309
41 YEARS. . .	17708	428	545	617	702	304	377	422	473	249	303	336	374	208	249	274	302
42 YEARS. . .	18034	412	519	585	661	297	365	406	454	245	296	327	362	205	245	268	295
43 YEARS. . .	18344	396	493	553	621	290	353	391	434	240	288	317	350	203	240	262	287
44 YEARS. . .	18640	380	468	522	582	282	340	375	414	235	280	307	337	200	235	256	279
45 YEARS. . .	18921	364	443	491	545	273	327	358	394	230	272	297	324	196	230	249	271
46 YEARS. . .	19187	347	419	461	509	264	313	342	374	224	263	286	311	193	224	242	262
47 YEARS. . .	19439	330	394	432	474	255	300	326	355	218	254	274	297	188	217	234	252
48 YEARS. . .	19675	314	370	403	440	245	286	309	335	211	244	263	283	184	210	226	242
49 YEARS. . .	19897	296	347	376	407	235	271	292	315	204	233	250	269	178	203	217	232
50 YEARS. . .	20104	279	323	348	376	224	257	275	295	196	223	238	255	173	195	208	222
51 YEARS. . .	20296	262	300	322	345	213	242	258	276	188	212	225	240	167	187	198	210
52 YEARS. . .	20473	245	278	296	316	202	227	241	256	179	200	212	225	160	178	188	199
53 YEARS. . .	20636	227	255	271	287	190	212	224	237	169	188	199	210	152	169	178	187
54 YEARS. . .	20783	209	233	246	260	177	196	206	217	160	176	185	194	145	159	167	175
55 YEARS. . .	20916	192	211	222	233	164	180	189	198	149	163	171	179	136	146	155	162
56 YEARS. . .	21034	174	189	198	207	151	164	171	178	138	150	156	163	127	137	143	149
57 YEARS. . .	21137	155	168	175	182	137	148	153	159	126	136	141	146	117	126	130	135
58 YEARS. . .	21225	137	147	152	157	122	131	135	140	114	122	126	130	106	113	117	121
59 YEARS. . .	21299	119	126	130	133	107	114	117	120	101	107	110	113	95	100	103	106
60 YEARS. . .	21357	100	105	108	110	92	96	98	101	87	91	93	95	82	86	88	90
61 YEARS. . .	21401	81	84	86	87	75	78	80	81	72	75	76	77	69	71	73	74
62 YEARS. . .	21430	61	63	64	65	58	60	61	61	56	57	58	59	54	55	56	57
63 YEARS. . .	21444	42	42	43	43	40	41	41	41	39	39	40	40	38	38	39	39
64 YEARS. . .	21444	21	21	21	21	20	21	21	21	20	20	20	20	20	20	20	20

Table 27. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1968, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	6892	659	1139	1524	2060	322	507	649	841	218	323	401	504	157	220	265	324
19 YEARS. . .	7394	653	1112	1476	1978	325	506	643	828	222	326	403	503	161	224	269	327
20 YEARS. . .	7888	647	1085	1428	1898	328	505	637	814	227	329	404	502	165	228	273	330
21 YEARS. . .	8375	640	1058	1382	1822	331	503	631	801	231	332	405	500	169	232	276	332
22 YEARS. . .	8855	633	1031	1337	1747	333	501	624	787	234	334	405	498	173	236	279	334
23 YEARS. . .	9327	626	1005	1292	1675	335	498	617	772	238	336	406	495	177	239	282	336
24 YEARS. . .	9792	618	978	1248	1606	337	495	609	757	241	337	405	492	181	242	284	337
25 YEARS. . .	10250	610	951	1205	1538	338	491	601	742	244	338	404	488	184	245	286	338
26 YEARS. . .	10700	601	924	1162	1471	339	487	592	726	246	339	403	484	187	247	288	339
27 YEARS. . .	11143	591	898	1120	1407	339	482	583	710	248	339	401	479	190	249	289	339
28 YEARS. . .	11578	581	871	1078	1345	338	477	573	694	250	338	399	474	192	251	290	338
29 YEARS. . .	12007	571	844	1036	1284	338	471	562	677	251	338	396	468	194	252	291	337
30 YEARS. . .	12428	560	817	998	1226	337	464	552	660	252	336	392	461	196	253	291	336
31 YEARS. . .	12841	549	791	958	1169	335	458	541	643	253	335	389	455	198	254	290	334
32 YEARS. . .	13247	537	764	920	1114	333	450	529	626	254	332	384	447	200	254	290	332
33 YEARS. . .	13646	525	738	882	1061	330	443	517	608	254	330	380	440	201	254	288	329
34 YEARS. . .	14038	513	711	845	1009	328	435	505	591	253	327	375	432	202	254	287	326
35 YEARS. . .	14422	500	685	809	959	324	426	493	573	253	323	369	423	203	253	285	323
36 YEARS. . .	14799	487	660	773	910	320	417	480	555	252	320	363	414	203	252	283	319
37 YEARS. . .	15168	474	634	738	864	316	408	467	536	250	315	357	405	203	250	280	315
38 YEARS. . .	15530	460	609	704	813	312	398	453	518	248	311	350	396	203	248	277	310
39 YEARS. . .	15885	446	583	671	774	307	388	440	500	246	306	343	386	202	246	273	305
40 YEARS. . .	16272	432	559	638	732	301	378	426	481	244	300	335	375	201	244	269	299
41 YEARS. . .	16573	418	534	606	691	295	367	412	463	241	294	327	364	200	240	265	293
42 YEARS. . .	16905	403	509	575	651	289	356	397	444	237	288	318	353	198	237	260	287
43 YEARS. . .	17231	388	485	545	613	282	345	382	426	233	281	310	342	196	233	255	280
44 YEARS. . .	17549	373	461	515	575	275	333	368	407	229	274	300	330	194	229	249	273
45 YEARS. . .	17859	358	437	485	539	267	321	352	388	224	266	291	318	191	224	243	265
46 YEARS. . .	18163	342	414	457	505	259	308	337	369	219	258	281	306	188	219	237	257
47 YEARS. . .	18459	326	391	429	471	251	295	322	351	214	249	270	293	184	213	230	248
48 YEARS. . .	18747	310	368	401	438	242	282	306	332	208	240	259	280	180	207	222	239
49 YEARS. . .	19029	294	345	374	406	232	269	290	313	201	231	248	267	176	200	214	230
50 YEARS. . .	19303	278	323	348	376	222	255	274	294	194	221	236	253	171	193	206	220
51 YEARS. . .	19569	261	300	322	346	212	241	258	275	186	211	224	239	165	186	197	210
52 YEARS. . .	19829	245	278	297	317	201	227	241	257	178	200	212	225	159	177	188	199
53 YEARS. . .	20081	228	256	272	289	190	212	225	238	170	189	199	210	152	169	176	187
54 YEARS. . .	20325	211	235	248	262	178	197	208	219	160	177	186	195	145	159	167	176
55 YEARS. . .	20563	193	213	224	236	166	182	191	200	150	164	172	180	137	149	156	163
56 YEARS. . .	20792	176	192	201	210	153	166	173	181	140	152	158	165	128	139	145	150
57 YEARS. . .	21015	158	171	178	185	139	150	156	162	128	138	143	149	119	128	132	137
58 YEARS. . .	21230	140	150	155	161	125	133	138	143	116	124	128	132	108	115	119	123
59 YEARS. . .	21438	122	129	133	137	110	116	120	123	103	109	112	115	97	102	105	108
60 YEARS. . .	21639	103	108	111	113	94	99	101	104	89	93	96	98	84	88	91	93
61 YEARS. . .	21832	83	87	88	90	78	81	82	84	74	77	78	80	71	73	75	76
62 YEARS. . .	22018	64	65	66	67	60	62	63	64	58	59	60	61	56	57	58	59
63 YEARS. . .	22196	43	44	44	45	41	42	43	43	40	41	41	42	39	40	40	41
64 YEARS. . .	22367	22	22	22	22	21	22	22	22	21	21	21	21	21	21	21	21
5 YEARS OR MORE																	
18 YEARS. . .	5259	703	1208	1609	2165	344	542	693	896	232	345	429	539	165	234	283	346
19 YEARS. . .	6121	699	1181	1560	2080	350	543	689	884	239	351	433	540	172	241	289	352
20 YEARS. . .	6959	695	1155	1512	1996	355	544	684	871	245	356	436	541	178	247	295	357
21 YEARS. . .	7773	689	1128	1464	1919	360	543	679	858	251	360	439	540	184	253	300	361
22 YEARS. . .	8564	683	1100	1417	1842	364	542	673	844	256	364	441	539	190	258	305	364
23 YEARS. . .	9330	676	1073	1371	1767	367	540	666	829	261	367	442	537	195	263	309	367
24 YEARS. . .	10073	668	1045	1325	1693	369	538	658	814	266	370	442	535	200	267	313	370
25 YEARS. . .	10793	660	1017	1279	1622	371	534	650	798	269	371	442	531	204	271	316	371
26 YEARS. . .	11488	650	988	1234	1552	372	530	641	781	273	372	441	527	208	274	318	372
27 YEARS. . .	12160	640	959	1189	1484	373	525	631	764	275	373	439	521	212	276	320	372
28 YEARS. . .	12808	629	930	1145	1416	373	519	620	746	278	372	436	516	215	279	321	372
29 YEARS. . .	13432	618	901	1101	1354	372	512	608	728	279	371	433	509	218	280	321	371
30 YEARS. . .	14033	605	872	1058	1291	370	505	597	710	280	370	429	502	220	281	321	369
31 YEARS. . .	14610	593	843	1015	1230	366	497	584	690	281	368	425	494	222	282	320	367
32 YEARS. . .	15163	579	814	973	1171	365	489	571	671	281	365	419	485	223	282	319	364
33 YEARS. . .	15692	566	785	932	1114	362	480	557	651	281	361	414	476	224	281	317	361
34 YEARS. . .	16197	551	756	892	1059	358	470	543	631	280	357	407	467	225	280	315	356
35 YEARS. . .	16679	536	727	852	1005	354	460	529	611	278	353	400	457	225	278	312	352
36 YEARS. . .	17137	521	698	813	952	348	449	514	590	276	348	393	446	225	276	309	347
37 YEARS. . .	17571	506	669	775	902	343	438	498	570	274	342	385	435	224	274	305	341
38 YEARS. . .	17982	490	641	738	853	337	426	483	549	271	336	376	423	223	271	300	335
39 YEARS. . .	18369	474	613	701	805	330	414	467	528	267	329	367	411	221	267	296	328
40 YEARS. . .	18732	457	585	665	759	323	402	450	507	263	322	358	399	219	263	290	321
41 YEARS. . .	19071	440	557	630	715	315	389	434	486	259	314	348	386	217	259	284	313
42 YEARS. . .	19386	423	530	596	672	307	375	417	464	254	306	337	373	214	254	278	305
43 YEARS. . .	19678	406	503	562	630	299	362	400	443	249	297	326	359	211	248	271	296
44 YEARS. . .	19946	388	476	530	590	289	348	383	422	243	288	315	345	207	243	263	287
45 YEARS. . .	20190	371	450	498	551	280	334	365	401	237	279	303	331	203	236	256	277
46 YEARS. . .	20411	353	424	466	514	270	319	348	380	230	269	291	317	198	229	247	267
47 YEARS. . .	20608	335	399	436	477	260	304	330	359	223	258	279	302	193	222	239	257
48 YEARS. . .	20781	317	373	406	442	249	289	312	338	215	248	266	287	188	214	229	246
49 YEARS. . .	20930	299	349	377	408	238	274	295	317	207	236	253	272	181	206	220	235
50 YEARS. . .	21055	281	324	349	376	225	258	277	296	198	225	240	256	175	197	210	223
51 YEARS. . .	21157	262	300	321	344	214	243	259	276	189	213	226	241	168	188	199	212
52 YEARS. . .	21235	244	277	295	314	202	227	241	255	179	201	212	225	161	179	189	199
53 YEARS. . .	21289	226	253	269	285	189	211	223	235	169	188	198	209	153	169	177	187
54 YEARS. . .	21320	207	231	243	257	176	194	204	215	159	175	183	193	144	158	166	174
55 YEARS. . .	21326	189	208	218	229	162	178	186	195	148	161	169	176	135	147	153	160
56 YEARS. . .	21309	171	186	194	203	149	161	168	175	136	148	154	160	125	135	141	146
57 YEARS. . .	21265	152	164	171	178	134	145	150	156	124	133	138	143	115	123	128	132
58 YEARS. . .	21204	134	143	148	153	120	128	132	136	111	119	122	126	104	111	114	118
59 YEARS. . .	21116	115	122	126	129	104	110	114	117	98	104	106	109	92	97	100	103
60 YEARS. . .	21004	97	101	104	106	89	93	95	97	84	88	90	92	80	83	85	87
61 YEARS. . .	20868	78	81	82	84	72	75	77	78	69	72	73	75	66	69	70	71
62 YEARS. . .	20708	59	61	61	62	55	57	58	59	53	55	56	57	52	53	54	55
63 YEARS. . .	20525	40	40	41	41	38	39	39	39	37	38	38	38	36	36	37	37
64 YEARS. . .	20318	20	20	20	20	19	20	20	20	19	19	19	19	19	19	19	19

Table 28. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1967, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ELEMENTARY SCHOOL																	
LESS THAN 8 YEARS																	
18 YEARS. . .	3216	244	406	533	707	126	191	240	306	88	126	154	190	65	89	105	127
19 YEARS. . .	3437	241	395	515	678	127	190	239	300	90	127	154	189	67	90	106	127
20 YEARS. . .	3650	238	385	498	650	126	189	235	294	91	128	154	188	68	91	107	128
21 YEARS. . .	3856	235	375	481	623	126	188	232	289	92	128	154	187	69	92	108	128
22 YEARS. . .	4055	232	364	464	597	126	186	228	283	93	128	153	185	70	93	109	128
23 YEARS. . .	4246	228	354	447	571	125	185	225	277	94	128	153	184	72	94	109	128
24 YEARS. . .	4431	224	344	431	546	128	183	221	271	94	128	152	182	72	95	110	128
25 YEARS. . .	4606	221	333	415	522	126	180	217	264	95	128	151	179	73	95	110	128
26 YEARS. . .	4778	216	323	399	493	126	178	213	258	95	127	150	177	74	95	110	127
27 YEARS. . .	4940	212	312	384	476	127	175	209	251	95	127	148	174	74	96	110	127
28 YEARS. . .	5095	208	302	369	453	126	173	204	244	95	126	146	171	75	96	109	126
29 YEARS. . .	5243	203	292	354	432	125	170	200	237	95	125	144	168	75	95	109	125
30 YEARS. . .	5384	198	281	339	411	124	166	195	230	95	124	142	165	75	95	108	123
31 YEARS. . .	5518	193	271	324	391	122	163	190	223	95	122	140	162	75	95	107	122
32 YEARS. . .	5644	188	261	310	371	121	160	185	216	94	120	138	158	75	94	106	120
33 YEARS. . .	5763	183	251	296	352	119	156	180	209	93	119	135	155	75	93	105	118
34 YEARS. . .	5875	177	241	283	334	117	152	175	202	92	117	132	151	75	92	103	116
35 YEARS. . .	5979	172	231	269	316	115	148	169	195	91	115	130	147	74	91	102	114
36 YEARS. . .	6077	167	221	256	299	113	144	164	188	90	113	127	143	74	90	100	112
37 YEARS. . .	6167	161	211	244	282	110	140	159	181	89	110	123	139	73	89	99	110
38 YEARS. . .	6250	155	202	231	266	108	136	153	173	87	108	120	135	72	87	97	107
39 YEARS. . .	6325	150	192	219	251	105	131	147	166	86	105	117	130	72	86	95	105
40 YEARS. . .	6393	144	183	207	236	103	127	142	159	84	102	113	126	70	84	92	102
41 YEARS. . .	6454	138	174	196	221	100	122	136	152	82	99	110	121	69	82	90	99
42 YEARS. . .	6508	132	165	185	208	97	118	130	145	80	96	106	117	68	80	88	96
43 YEARS. . .	6555	126	156	174	194	94	113	125	138	78	93	102	112	67	78	85	93
44 YEARS. . .	6594	121	147	163	181	90	108	119	131	76	90	98	107	65	76	82	90
45 YEARS. . .	6626	115	139	153	169	87	103	113	124	74	87	94	103	64	74	80	86
46 YEARS. . .	6651	109	130	143	157	84	98	107	117	71	83	90	96	62	71	77	83
47 YEARS. . .	6668	103	122	133	145	80	94	101	110	69	80	86	93	60	69	74	79
48 YEARS. . .	6679	97	114	124	134	76	89	96	103	66	76	82	88	58	66	71	76
49 YEARS. . .	6682	91	106	114	124	73	84	90	97	63	72	77	83	56	63	67	72
50 YEARS. . .	6677	85	98	105	114	69	79	84	90	61	69	73	78	54	60	64	68
51 YEARS. . .	6666	79	91	97	104	65	74	78	83	57	65	69	73	51	57	61	64
52 YEARS. . .	6647	74	83	89	94	61	68	73	77	54	61	64	68	49	54	57	60
53 YEARS. . .	6621	68	76	81	85	57	63	67	71	51	57	60	63	46	51	53	56
54 YEARS. . .	6588	62	69	73	77	53	58	61	64	48	52	55	58	43	47	50	52
55 YEARS. . .	6547	56	62	65	69	49	53	56	58	44	48	50	53	40	44	46	48
56 YEARS. . .	6500	51	55	58	61	44	48	50	52	41	44	46	49	37	40	42	44
57 YEARS. . .	6445	45	49	51	53	40	43	44	46	37	40	41	42	34	37	38	39
58 YEARS. . .	6383	39	42	44	45	35	38	39	40	33	35	36	37	31	33	34	35
59 YEARS. . .	6313	34	36	37	38	31	32	33	34	29	30	31	32	27	29	29	30
60 YEARS. . .	6236	28	30	30	31	26	27	28	29	25	26	26	27	23	24	25	26
61 YEARS. . .	6152	23	24	24	25	21	22	22	23	20	21	21	22	19	20	20	21
62 YEARS. . .	6061	17	18	18	18	16	17	17	17	16	16	16	16	15	15	16	16
63 YEARS. . .	5963	11	12	12	12	11	11	11	11	11	11	11	11	10	11	11	11
64 YEARS. . .	5857	6	6	6	6	6	6	6	6	5	6	6	6	5	5	5	5
8 YEARS																	
18 YEARS. . .	4053	306	509	659	884	158	240	301	383	110	158	193	238	81	111	132	158
19 YEARS. . .	4320	302	496	647	853	159	238	298	376	112	159	193	237	83	113	133	159
20 YEARS. . .	4579	298	483	625	817	160	237	294	369	113	160	193	236	85	114	134	160
21 YEARS. . .	4829	294	470	604	783	160	235	290	362	115	160	192	234	86	115	135	160
22 YEARS. . .	5071	290	457	583	750	160	233	286	355	116	161	192	232	88	117	136	161
23 YEARS. . .	5305	286	444	562	718	161	231	282	347	117	161	191	230	89	117	137	161
24 YEARS. . .	5529	281	431	542	687	160	229	277	339	118	160	190	227	90	118	137	160
25 YEARS. . .	5745	276	418	522	655	160	226	272	331	118	160	189	224	91	119	137	160
26 YEARS. . .	5953	271	405	502	627	159	223	267	323	119	159	187	221	92	119	137	159
27 YEARS. . .	6152	266	392	482	598	159	220	262	315	119	159	185	218	93	119	137	158
28 YEARS. . .	6343	260	379	463	570	158	216	256	306	119	157	183	215	93	119	137	157
29 YEARS. . .	6525	254	366	444	543	156	212	251	298	119	156	181	211	94	119	136	156
30 YEARS. . .	6698	248	353	426	517	155	208	245	289	119	155	178	207	94	119	135	154
31 YEARS. . .	6863	242	340	408	491	153	204	239	280	118	153	175	203	94	118	134	152
32 YEARS. . .	7020	236	328	390	467	151	200	232	272	117	151	173	199	94	118	133	151
33 YEARS. . .	7167	229	315	372	443	149	195	226	263	117	149	169	194	94	117	131	148
34 YEARS. . .	7307	223	302	355	420	147	191	219	254	116	146	166	189	94	116	130	146
35 YEARS. . .	7437	216	290	339	398	144	186	213	245	114	144	162	185	93	114	128	143
36 YEARS. . .	7560	209	278	323	376	141	181	206	236	113	141	159	180	92	113	126	141
37 YEARS. . .	7673	202	266	307	355	139	176	199	227	111	138	155	174	92	111	124	138
38 YEARS. . .	7778	195	254	291	335	136	170	192	218	110	135	151	169	91	110	121	135
39 YEARS. . .	7875	188	242	276	316	132	165	185	209	108	132	147	164	90	108	119	131
40 YEARS. . .	7963	181	230	261	297	129	159	178	200	106	128	142	158	88	106	116	128
41 YEARS. . .	8043	174	219	247	279	125	154	171	191	103	125	138	153	87	103	113	124
42 YEARS. . .	8114	167	208	233	262	122	148	164	182	101	121	133	147	85	101	110	121
43 YEARS. . .	8176	159	197	219	245	118	142	157	174	99	117	128	141	84	98	107	117
44 YEARS. . .	8230	152	186	206	229	114	136	150	165	96	113	124	135	82	96	104	113
45 YEARS. . .	8275	145	175	193	213	110	130	142	156	93	109	119	129	80	93	100	109
46 YEARS. . .	8312	137	164	180	198	105	124	135	147	90	105	114	123	78	90	97	104
47 YEARS. . .	8340	130	154	168	184	101	119	128	139	87	101	108	117	75	87	93	100
48 YEARS. . .	8360	123	144	156	170	97	112	121	130	84	96	103	111	73	83	89	95
49 YEARS. . .	8371	115	134	145	157	92	106	114	122	80	91	98	105	70	80	85	91
50 YEARS. . .	8374	108	124	134	144	87	99	106	114	76	87	92	99	68	76	81	86
51 YEARS. . .	8368	101	115	123	132	82	93	99	106	73	82	87	92	65	72	77	81
52 YEARS. . .	8353	93	106	112	120	77	87	92	98	69	77	81	86	62	68	72	76
53 YEARS. . .	8330	86	96	102	108	72	80	85	90	65	72	76	80	58	64	68	71
54 YEARS. . .	8299	79	88	92	97	67	74	78	82	60	67	70	73	55	60	63	66
55 YEARS. . .	8259	72	79	83	87	62	67	71	74	56	61	64	67	51	56	58	61
56 YEARS. . .	8210	65	70	73	77	56	61	64	66	52	56	58	60	47	51	53	55
57 YEARS. . .	8153	57	62	64	67	51	55	57	59	47	50	52	54	43	47	48	50
58 YEARS. . .	8087	50	54	56	58	45	48	50	51	42	45	46	48	39	42	43	44
59 YEARS. . .	8013	43	45	47	49	39	41	43	44	37	39	40	41	35	37	38	39
60 YEARS. . .	7930	36	38	39	40	33	35	36	36	31	33	34	34	30	31	32	33
61 YEARS. . .	7839	29	30	31	31	27	28	29	29	26	27	27	28	25	26	26	27
62 YEARS. . .	7739	22	23	23	23	21	21	22	22	20	20	21	21	19	20	20	20
63 YEARS. . .	7630	15	15	15	15	14	14	14	15	14	14	14	14	13	14	14	14
64 YEARS. . .	7513	7	7	7	8	7	7	7	7	7	7	7	7	7	7	7	7

Table 28. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1967, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
HIGH SCHOOL																	
1 TO 3 YEARS																	
18 YEARS. . .	4636	349	579	761	1010	18[illegible]	274	344	437	126	181	220	272	93	127	151	181
19 YEARS. . .	4951	345	564	735	969	182	272	340	429	128	182	221	271	96	129	152	182
20 YEARS. . .	5255	340	550	710	928	183	271	335	421	130	183	220	269	97	131	154	183
21 YEARS. . .	5548	336	535	686	889	183	269	331	412	132	183	220	267	99	132	155	183
22 YEARS. . .	5831	331	520	662	851	184	266	326	404	133	184	219	265	101	134	156	184
23 YEARS. . .	6104	326	505	639	815	184	264	321	395	134	184	218	262	102	135	157	184
24 YEARS. . .	6366	321	490	615	779	184	261	316	386	135	184	217	259	104	136	157	183
25 YEARS. . .	6618	315	476	593	745	183	258	310	377	136	183	216	256	105	136	157	183
26 YEARS. . .	6860	309	461	570	711	182	254	305	368	136	182	214	253	106	137	157	182
27 YEARS. . .	7091	303	446	548	678	181	251	298	358	136	181	212	249	107	137	157	181
28 YEARS. . .	7311	296	431	526	647	180	247	292	349	136	180	209	245	107	137	156	180
29 YEARS. . .	7522	290	416	504	616	179	242	285	339	136	178	206	241	108	136	155	178
30 YEARS. . .	7721	283	401	483	586	177	238	279	329	136	176	203	236	108	136	154	176
31 YEARS. . .	7911	276	387	463	557	175	233	272	319	135	174	200	231	108	135	153	174
32 YEARS. . .	8090	268	372	442	529	172	228	264	309	134	172	197	226	108	134	151	172
33 YEARS. . .	8255	261	358	422	502	170	223	257	299	133	170	193	221	107	133	150	169
34 YEARS. . .	8416	253	343	403	476	167	217	249	288	132	167	189	216	107	132	148	166
35 YEARS. . .	8564	245	329	384	450	164	211	242	278	130	164	185	210	106	131	146	163
36 YEARS. . .	8701	238	315	365	426	161	206	234	268	129	161	181	204	106	129	143	160
37 YEARS. . .	8828	230	301	347	402	158	200	226	257	127	157	176	198	105	127	141	157
38 YEARS. . .	8944	221	287	330	379	154	194	218	247	125	154	171	192	103	125	138	153
39 YEARS. . .	9050	213	274	312	357	150	187	210	237	123	150	167	186	102	123	135	149
40 YEARS. . .	9146	205	261	295	336	146	181	202	227	120	146	162	180	101	120	132	145
41 YEARS. . .	9231	197	248	279	316	142	174	194	216	118	142	156	173	99	117	129	141
42 YEARS. . .	9305	189	235	263	296	138	168	186	206	115	137	151	166	97	115	125	137
43 YEARS. . .	9370	180	222	248	277	134	161	178	196	112	133	146	160	95	112	121	132
44 YEARS. . .	9423	172	210	232	258	129	154	169	186	109	128	140	153	93	108	118	128
45 YEARS. . .	9467	163	197	218	241	124	147	161	176	105	124	134	146	91	105	114	123
46 YEARS. . .	9500	155	185	203	224	119	140	153	166	102	119	128	139	88	102	109	118
47 YEARS. . .	9522	147	174	190	207	114	133	144	157	98	114	122	132	85	98	105	113
48 YEARS. . .	9534	138	162	176	191	109	126	136	147	94	108	116	125	83	94	101	108
49 YEARS. . .	9536	130	151	163	176	104	119	128	137	90	103	110	118	80	90	96	102
50 YEARS. . .	9527	121	140	150	162	98	112	120	128	86	98	104	111	76	86	91	97
51 YEARS. . .	9508	113	129	138	148	93	105	111	119	82	92	98	104	73	82	86	91
52 YEARS. . .	9478	105	118	126	134	87	97	103	110	77	86	91	97	69	77	81	86
53 YEARS. . .	9438	97	108	115	121	81	90	95	100	73	80	85	89	66	72	76	80
54 YEARS. . .	9388	88	98	103	109	75	83	87	92	68	75	78	82	62	68	71	74
55 YEARS. . .	9327	80	88	93	97	69	76	79	83	63	69	72	75	57	63	65	68
56 YEARS. . .	9256	72	79	82	86	63	68	71	74	58	62	65	68	53	57	60	62
57 YEARS. . .	9174	64	69	72	75	57	61	63	66	52	56	58	60	49	52	54	56
58 YEARS. . .	9082	56	60	62	64	50	54	55	57	47	50	51	53	44	46	46	49
59 YEARS. . .	8979	48	51	52	54	44	46	47	49	41	43	44	46	39	41	42	43
60 YEARS. . .	8866	40	42	43	44	37	39	40	41	35	37	37	38	33	35	35	36
61 YEARS. . .	8743	32	33	34	35	30	31	32	32	29	30	30	31	27	28	29	29
62 YEARS. . .	8609	24	25	25	26	23	24	24	24	22	23	23	23	21	22	22	22
63 YEARS. . .	8465	16	17	17	17	16	16	16	16	15	15	16	16	15	15	15	15
64 YEARS. . .	8310	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
4 YEARS																	
18 YEARS. . .	5413	410	682	896	1193	212	321	404	514	148	212	259	320	109	149	177	212
19 YEARS. . .	5778	405	664	866	1141	213	320	399	504	150	213	259	318	112	151	179	214
20 YEARS. . .	6132	400	647	837	1094	214	318	394	495	152	214	259	316	114	153	180	214
21 YEARS. . .	6473	395	630	808	1048	215	315	389	485	154	215	258	314	116	155	182	215
22 YEARS. . .	6802	389	612	780	1004	215	313	384	475	156	215	257	311	118	156	183	216
23 YEARS. . .	7120	383	595	753	961	216	310	378	465	157	216	256	308	120	158	184	216
24 YEARS. . .	7426	377	578	725	919	215	307	372	455	158	215	255	305	121	159	184	215
25 YEARS. . .	7720	370	560	698	878	215	303	365	444	159	215	253	301	123	160	184	215
26 YEARS. . .	8002	364	543	672	839	214	299	358	433	160	214	251	297	124	160	184	214
27 YEARS. . .	8273	356	525	646	800	213	295	351	422	160	213	248	293	125	160	184	213
28 YEARS. . .	8531	349	508	620	763	211	290	344	411	160	211	246	288	126	160	183	211
29 YEARS. . .	8778	341	490	595	727	210	285	336	399	160	209	243	283	126	160	182	209
30 YEARS. . .	9013	333	473	570	692	208	280	328	387	159	207	239	278	126	160	181	207
31 YEARS. . .	9236	324	456	546	658	205	274	320	376	159	205	235	272	127	159	180	205
32 YEARS. . .	9447	316	439	522	625	203	268	311	364	158	202	231	266	126	158	178	202
33 YEARS. . .	9646	307	422	498	593	200	262	303	352	156	199	227	260	126	157	176	199
34 YEARS. . .	9834	298	405	476	562	197	256	294	340	155	196	223	254	126	155	174	196
35 YEARS. . .	10009	289	388	453	532	193	249	285	328	153	193	218	247	125	153	171	192
36 YEARS. . .	10173	280	372	432	503	190	242	276	316	151	189	213	241	124	152	169	188
37 YEARS. . .	10325	271	356	410	475	186	235	267	304	149	185	208	234	123	149	166	185
38 YEARS. . .	10465	261	339	389	448	182	228	257	292	147	181	202	227	122	147	162	180
39 YEARS. . .	10593	252	324	369	422	177	221	248	280	144	177	196	219	120	144	159	176
40 YEARS. . .	10710	242	308	349	397	173	213	239	268	142	172	191	212	118	142	155	171
41 YEARS. . .	10815	232	293	330	373	168	206	229	256	139	167	184	204	117	138	152	167
42 YEARS. . .	10907	223	278	311	350	163	198	219	244	135	162	178	197	114	135	148	161
43 YEARS. . .	10988	213	263	293	328	158	190	210	232	132	157	172	189	112	132	143	156
44 YEARS. . .	11057	203	248	275	306	152	182	200	220	128	152	165	181	110	128	139	151
45 YEARS. . .	11115	193	234	258	285	147	174	190	209	124	146	159	173	107	124	134	145
46 YEARS. . .	11160	183	220	241	265	141	166	181	197	120	140	152	165	104	120	129	140
47 YEARS. . .	11194	173	206	225	246	135	158	171	186	116	134	145	156	101	116	124	134
48 YEARS. . .	11216	164	192	209	227	129	149	161	174	112	128	138	148	98	111	119	128
49 YEARS. . .	11225	154	179	193	209	123	141	151	163	107	122	131	140	94	107	114	121
50 YEARS. . .	11224	144	166	178	192	116	133	142	152	102	116	123	131	90	102	108	115
51 YEARS. . .	11210	134	153	164	175	110	124	132	141	97	109	116	123	86	97	102	108
52 YEARS. . .	11184	124	141	150	159	103	116	123	130	92	102	108	115	82	91	96	102
53 YEARS. . .	11147	115	128	136	144	96	107	113	119	86	96	101	106	78	86	90	95
54 YEARS. . .	11098	105	117	123	130	89	98	103	109	81	89	93	98	73	80	84	88
55 YEARS. . .	11037	95	105	110	116	82	90	94	98	75	82	85	89	68	74	78	81
56 YEARS. . .	10964	86	94	98	102	75	81	85	88	69	74	77	80	63	68	71	74
57 YEARS. . .	10879	76	82	86	89	67	71	75	78	62	67	69	72	58	62	64	66
58 YEARS. . .	10782	67	71	74	76	60	64	66	68	56	59	61	63	52	55	57	59
59 YEARS. . .	10674	57	61	63	64	52	55	57	58	49	52	53	55	46	49	50	51
60 YEARS. . .	10554	48	50	52	53	44	46	47	48	42	44	45	46	40	41	42	43
61 YEARS. . .	10422	38	40	41	42	36	37	38	39	34	36	36	37	33	34	35	35
62 YEARS. . .	10278	29	30	30	31	27	28	29	29	26	27	28	28	25	26	27	27
63 YEARS. . .	10122	19	20	20	20	19	19	19	19	18	18	19	19	18	18	18	18
64 YEARS. . .	9954	10	10	10	10	10	10	10	10	9	9	9	10	9	9	9	9

Table 28. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1967, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE																	
1 TO 3 YEARS																	
18 YEARS. . .	5048	471	791	1044	1391	239	368	464	594	165	240	294	366	121	166	199	240
19 YEARS. . .	5564	467	772	1010	1335	242	367	460	584	169	242	296	365	124	170	202	243
20 YEARS. . .	6063	462	753	978	1281	244	366	456	574	172	244	296	364	128	173	205	245
21 YEARS. . .	6546	457	734	945	1229	246	364	451	564	175	246	297	362	131	176	207	246
22 YEARS. . .	7013	452	715	913	1176	247	362	445	553	176	248	297	360	134	178	209	248
23 YEARS. . .	7463	446	696	882	1128	248	360	439	542	180	248	296	357	136	181	211	249
24 YEARS. . .	7896	439	676	851	1080	249	356	433	531	182	249	296	354	139	183	212	249
25 YEARS. . .	8313	433	657	820	1033	249	353	426	519	183	249	294	351	141	184	213	249
26 YEARS. . .	8713	425	637	790	987	249	349	419	507	185	249	292	347	143	185	214	248
27 YEARS. . .	9097	417	617	760	943	248	344	411	495	186	248	290	342	144	186	214	248
28 YEARS. . .	9464	409	597	730	699	247	339	403	482	186	247	287	337	146	187	214	246
29 YEARS. . .	9815	400	577	701	857	245	334	394	469	186	245	284	332	147	187	213	245
30 YEARS. . .	10149	391	557	672	815	243	328	386	456	186	243	281	326	147	187	212	243
31 YEARS. . .	10467	382	537	644	777	241	322	376	443	186	241	277	320	148	186	211	240
32 YEARS. . .	10768	372	518	615	738	238	316	367	429	185	238	272	314	148	185	209	237
33 YEARS. . .	11053	362	498	589	701	235	309	357	415	184	235	268	307	148	184	207	234
34 YEARS. . .	11321	352	479	562	665	232	302	347	402	183	231	263	300	148	183	205	231
35 YEARS. . .	11573	342	459	536	630	228	294	337	388	181	228	257	292	147	181	202	227
36 YEARS. . .	11808	331	440	511	596	224	287	326	374	179	223	251	284	146	179	199	223
37 YEARS. . .	12027	320	421	486	563	220	279	316	360	177	219	246	276	145	177	196	218
38 YEARS. . .	12229	309	402	461	531	215	270	305	346	174	214	239	268	144	174	192	214
39 YEARS. . .	12414	298	384	437	501	210	262	294	331	171	209	233	260	142	171	188	208
40 YEARS. . .	12583	287	365	414	471	205	253	283	317	168	204	226	251	140	168	184	203
41 YEARS. . .	12736	276	347	391	443	199	244	272	303	164	198	219	242	138	164	180	198
42 YEARS. . .	12872	264	329	369	415	193	235	260	289	161	192	212	233	136	160	175	192
43 YEARS. . .	12992	253	312	348	389	187	226	249	275	157	186	204	224	133	156	170	186
44 YEARS. . .	13095	241	294	325	363	181	216	238	261	152	180	196	215	130	152	165	179
45 YEARS. . .	13181	229	277	306	336	174	207	226	248	148	173	188	205	127	148	159	173
46 YEARS. . .	13251	218	261	286	314	167	197	215	234	143	167	180	196	124	143	154	166
47 YEARS. . .	13305	206	244	267	291	160	187	203	220	138	160	172	186	120	138	148	159
48 YEARS. . .	13342	194	228	248	269	153	177	191	207	133	152	164	176	116	132	141	152
49 YEARS. . .	13362	183	212	229	246	146	167	180	193	127	145	155	166	112	127	135	144
50 YEARS. . .	13366	171	197	212	228	138	157	166	180	121	137	146	156	107	121	128	136
51 YEARS. . .	13354	159	182	194	208	130	147	157	167	115	129	137	146	103	115	121	129
52 YEARS. . .	13325	148	167	178	189	122	137	145	154	109	122	129	136	98	108	114	121
53 YEARS. . .	13279	136	152	161	171	114	127	134	142	102	113	119	126	92	102	107	113
54 YEARS. . .	13217	124	138	146	153	106	117	123	129	96	105	110	116	87	95	100	104
55 YEARS. . .	13138	113	124	130	137	97	106	111	117	89	97	101	106	81	88	92	96
56 YEARS. . .	13043	102	111	116	121	89	96	100	104	81	88	92	95	75	81	84	87
57 YEARS. . .	12932	90	97	101	105	80	86	89	92	74	79	82	85	68	73	76	79
58 YEARS. . .	12803	79	84	87	90	71	75	78	80	66	70	72	75	62	65	67	70
59 YEARS. . .	12659	68	72	74	76	61	65	67	69	58	61	63	64	54	57	59	60
60 YEARS. . .	12498	57	59	61	62	52	54	56	57	49	52	53	54	47	49	50	51
61 YEARS. . .	12320	45	47	48	49	42	44	45	46	40	42	43	43	39	40	41	42
62 YEARS. . .	12126	34	35	36	36	32	33	34	34	31	32	32	33	30	31	31	32
63 YEARS. . .	11915	23	23	24	24	22	22	23	23	21	22	22	22	21	21	21	21
64 YEARS. . .	11688	11	12	12	12	11	11	11	11	11	11	11	11	11	11	11	11
4 YEARS OR MORE																	
18 YEARS. . .	5776	634	1078	1431	1917	316	492	625	804	215	317	391	489	155	217	261	317
19 YEARS. . .	6501	630	1054	1386	1841	320	492	620	792	221	321	394	489	161	222	266	321
20 YEARS. . .	7206	624	1029	1342	1767	324	491	615	780	226	324	396	488	166	227	270	325
21 YEARS. . .	7889	619	1004	1299	1696	327	490	609	767	230	328	397	487	171	232	274	328
22 YEARS. . .	8551	612	978	1255	1627	330	488	603	753	234	330	398	485	175	236	278	330
23 YEARS. . .	9192	605	953	1214	1560	332	485	596	739	238	332	398	483	179	239	281	332
24 YEARS. . .	9811	597	927	1172	1494	334	482	588	725	242	334	398	479	183	243	283	334
25 YEARS. . .	10410	589	901	1131	1430	334	478	580	710	244	335	397	475	186	245	285	334
26 YEARS. . .	10988	579	875	1090	1365	335	474	571	694	247	335	395	471	189	248	287	335
27 YEARS. . .	11544	570	849	1049	1307	335	468	561	678	249	334	393	465	192	249	288	334
28 YEARS. . .	12079	559	823	1009	1245	334	462	551	662	250	333	390	459	194	251	288	333
29 YEARS. . .	12593	548	796	970	1190	332	456	540	645	251	332	386	453	196	252	288	332
30 YEARS. . .	13086	537	770	931	1135	330	449	529	628	251	330	382	446	198	252	287	330
31 YEARS. . .	13558	525	743	893	1081	328	441	517	610	251	327	378	438	199	252	286	327
32 YEARS. . .	14009	512	717	856	1028	325	433	505	592	251	324	372	430	200	251	284	324
33 YEARS. . .	14438	500	690	819	977	322	424	492	574	250	321	367	422	200	251	282	320
34 YEARS. . .	14847	486	664	783	926	318	415	479	556	249	317	360	412	201	249	280	316
35 YEARS. . .	15234	473	638	747	880	313	406	466	537	247	312	354	403	200	247	277	311
36 YEARS. . .	15600	459	612	713	833	308	396	452	519	245	307	347	393	200	245	273	306
37 YEARS. . .	15945	445	587	679	788	303	386	438	500	242	302	339	383	199	242	269	301
38 YEARS. . .	16269	430	561	645	745	297	375	424	481	239	296	331	372	197	239	265	295
39 YEARS. . .	16572	415	536	613	703	291	364	409	462	236	290	323	361	196	236	260	289
40 YEARS. . .	16854	400	511	581	662	284	352	395	443	232	283	314	350	193	232	255	282
41 YEARS. . .	17114	385	487	550	623	277	341	380	425	228	276	305	338	191	228	250	275
42 YEARS. . .	17353	370	463	519	585	269	329	365	406	223	268	295	326	188	223	244	267
43 YEARS. . .	17572	354	439	490	545	261	316	349	387	218	260	285	314	185	218	237	259
44 YEARS. . .	17769	339	415	461	513	253	304	334	368	213	252	275	301	181	212	230	251
45 YEARS. . .	17945	323	392	433	479	244	291	318	349	207	243	265	289	177	206	223	242
46 YEARS. . .	18100	307	369	405	446	235	278	303	330	201	234	254	276	173	200	216	233
47 YEARS. . .	18233	291	346	378	414	226	265	287	312	194	225	243	262	168	193	208	224
48 YEARS. . .	18346	275	324	352	383	216	251	271	293	187	215	231	249	163	186	200	214
49 YEARS. . .	18438	259	302	326	353	206	236	255	275	180	205	220	236	158	179	191	204
50 YEARS. . .	18508	243	280	302	325	196	224	240	257	172	195	208	222	152	171	182	194
51 YEARS. . .	18557	227	259	278	297	185	210	224	239	164	184	196	208	146	163	173	183
52 YEARS. . .	18585	211	239	254	271	174	196	208	221	155	173	183	194	139	155	163	172
53 YEARS. . .	18592	195	218	231	245	163	182	192	203	146	162	171	180	132	146	153	161
54 YEARS. . .	18578	179	199	209	221	152	168	176	185	137	151	156	166	124	136	143	150
55 YEARS. . .	18543	163	179	188	197	140	153	160	168	127	139	145	152	116	127	132	138
56 YEARS. . .	18486	147	160	167	174	128	139	145	151	117	127	132	138	108	116	121	126
57 YEARS. . .	18409	131	141	147	152	115	124	129	134	107	114	119	123	99	106	110	114
58 YEARS. . .	18310	115	123	127	131	103	109	113	117	96	102	105	108	89	95	98	101
59 YEARS. . .	18190	99	105	108	111	89	95	97	100	84	89	91	94	79	83	86	88
60 YEARS. . .	18049	83	87	89	91	76	79	81	83	72	75	77	79	68	71	73	75
61 YEARS. . .	17887	66	69	70	72	62	64	65	67	59	61	62	64	56	59	60	61
62 YEARS. . .	17704	50	52	52	53	47	49	49	50	46	47	48	48	44	45	46	46
63 YEARS. . .	17499	34	34	35	35	32	33	33	33	31	32	32	33	30	31	31	32
64 YEARS. . .	17274	17	17	17	17	16	17	17	17	16	16	16	16	16	16	16	16

Table 28. EXPECTED LIFETIME INCOME FOR MALE YEAR-ROUND FULL-TIME WORKERS 18 TO 64 YEARS OLD WITH INCOME IN 1967, BY YEARS OF SCHOOL COMPLETED, AGE, SELECTED DISCOUNT RATES, AND SELECTED ANNUAL PRODUCTIVITY INCREASE—Continued

(Based on ungrouped data. In 1972 dollars)

YEARS OF SCHOOL COMPLETED AND PRESENT AGE	ESTIMATED MEAN INCOME AT PRESENT AGE (DOLS.)	EXPECTED LIFETIME INCOME (IN THOUSANDS OF DOLLARS)															
		DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
		0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
COLLEGE--CON.																	
4 YEARS																	
18 YEARS. . .	5798	587	990	1307	1745	296	457	579	741	204	297	365	455	148	205	246	298
19 YEARS. . .	6478	582	967	1266	1675	300	457	574	730	208	301	367	454	153	210	250	301
20 YEARS. . .	7136	577	943	1225	1609	303	456	569	718	213	304	369	453	157	214	254	304
21 YEARS. . .	7772	571	920	1185	1542	306	454	563	705	217	306	370	452	162	218	257	306
22 YEARS. . .	8387	565	896	1146	1479	308	452	557	693	220	308	370	449	165	222	260	308
23 YEARS. . .	8981	558	872	1107	1417	310	449	550	679	224	310	370	447	169	225	263	310
24 YEARS. . .	9553	550	848	1068	1357	311	446	542	666	226	311	369	443	172	227	264	311
25 YEARS. . .	10103	542	824	1030	1298	311	442	534	651	229	311	368	439	175	229	266	311
26 YEARS. . .	10632	533	799	992	1241	311	437	525	636	230	311	366	434	178	231	267	311
27 YEARS. . .	11139	523	775	955	1185	310	432	516	621	232	310	363	429	180	232	267	310
28 YEARS. . .	11625	513	750	918	1131	309	426	506	605	233	309	360	423	182	233	267	308
29 YEARS. . .	12089	502	725	881	1078	307	419	495	589	233	307	356	416	183	234	267	307
30 YEARS. . .	12532	491	701	845	1027	305	412	484	573	233	305	352	409	184	234	266	304
31 YEARS. . .	12953	480	676	810	977	302	405	473	556	233	302	347	402	185	233	264	301
32 YEARS. . .	13352	468	651	776	929	299	397	461	540	232	299	342	394	186	232	262	298
33 YEARS. . .	13730	456	627	742	882	295	388	449	523	231	295	336	386	186	231	260	294
34 YEARS. . .	14087	443	602	708	837	291	379	437	505	229	291	330	377	185	229	257	290
35 YEARS. . .	14421	430	578	675	793	287	370	424	488	227	286	323	368	185	227	254	285
36 YEARS. . .	14735	417	554	643	751	282	361	411	471	225	281	316	358	184	225	250	280
37 YEARS. . .	15026	404	530	612	710	276	351	398	453	222	276	309	348	183	222	246	275
38 YEARS. . .	15296	390	507	581	670	271	340	384	435	219	270	301	338	181	219	242	269
39 YEARS. . .	15545	376	483	551	631	264	330	370	418	215	263	293	327	179	215	237	263
40 YEARS. . .	15772	362	460	522	594	258	319	357	400	211	257	285	316	177	211	232	256
41 YEARS. . .	15977	348	438	494	558	251	308	342	382	207	250	276	305	174	207	227	249
42 YEARS. . .	16161	333	415	466	524	244	296	328	365	202	243	267	294	171	202	221	242
43 YEARS. . .	16324	319	393	438	490	236	285	314	347	197	235	257	283	168	197	214	234
44 YEARS. . .	16465	304	371	412	456	228	273	300	330	192	227	248	271	164	192	208	226
45 YEARS. . .	16584	289	350	386	427	220	261	285	312	186	219	238	259	160	186	201	218
46 YEARS. . .	16681	275	329	361	397	211	249	271	295	180	210	228	247	156	180	194	209
47 YEARS. . .	16758	260	308	336	368	202	236	256	278	174	201	217	235	151	174	186	200
48 YEARS. . .	16812	245	288	313	340	193	224	242	261	167	192	207	222	146	167	179	191
49 YEARS. . .	16845	230	268	290	313	184	211	227	244	160	183	196	210	141	160	170	182
50 YEARS. . .	16857	216	248	267	287	174	199	213	228	153	173	185	197	136	153	162	172
51 YEARS. . .	16847	201	229	245	263	165	186	198	211	145	164	174	184	130	145	153	163
52 YEARS. . .	16815	186	211	224	239	154	173	184	195	138	153	162	172	123	137	144	152
53 YEARS. . .	16762	172	192	204	216	144	160	169	179	129	143	151	159	117	129	135	142
54 YEARS. . .	16687	157	174	184	194	134	147	155	163	121	133	139	146	110	120	126	132
55 YEARS. . .	16591	143	157	165	173	123	134	141	147	112	122	127	133	102	111	116	121
56 YEARS. . .	16473	128	140	146	152	112	121	126	132	103	111	116	120	95	102	106	110
57 YEARS. . .	16333	114	123	128	133	101	108	112	117	93	100	104	107	86	93	96	99
58 YEARS. . .	16172	100	107	110	114	89	95	98	102	83	89	91	94	78	83	85	88
59 YEARS. . .	15990	86	91	93	95	78	82	84	87	73	77	79	81	69	72	74	76
60 YEARS. . .	15786	71	75	77	79	66	69	70	72	62	65	67	68	59	62	63	65
61 YEARS. . .	15560	57	60	61	62	53	55	56	58	51	53	54	55	49	51	51	52
62 YEARS. . .	15313	43	44	45	46	41	42	42	43	39	40	41	41	38	39	39	40
63 YEARS. . .	15044	29	29	30	30	28	28	28	29	27	27	28	28	26	27	27	27
64 YEARS. . .	14754	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14
5 YEARS OR MORE																	
18 YEARS. . .	6310	694	1187	1570	2120	343	537	684	882	233	344	426	534	168	235	283	345
19 YEARS. . .	7060	689	1159	1529	2036	346	537	679	869	239	349	429	534	174	241	288	349
20 YEARS. . .	7790	683	1132	1481	1955	352	536	673	856	244	353	431	533	179	246	293	353
21 YEARS. . .	8500	677	1105	1433	1876	356	535	667	842	249	356	433	532	184	251	298	357
22 YEARS. . .	9189	670	1077	1386	1800	359	533	660	827	254	359	434	530	189	255	301	359
23 YEARS. . .	9859	663	1049	1340	1726	361	530	653	812	258	361	434	527	194	260	305	362
24 YEARS. . .	10509	654	1021	1294	1653	363	527	645	796	262	363	434	524	198	263	308	363
25 YEARS. . .	11138	645	993	1249	1583	364	523	636	780	265	364	433	520	201	266	310	364
26 YEARS. . .	11748	635	965	1204	1514	365	518	626	763	268	365	431	515	205	269	312	365
27 YEARS. . .	12337	625	936	1160	1446	365	513	616	746	270	364	429	509	208	271	313	364
28 YEARS. . .	12907	614	907	1116	1383	364	506	605	728	272	364	426	503	211	272	313	363
29 YEARS. . .	13457	602	878	1073	1319	363	500	593	710	273	362	423	496	213	274	314	362
30 YEARS. . .	13986	590	850	1031	1258	361	492	581	691	274	361	418	489	215	274	313	360
31 YEARS. . .	14496	577	821	989	1199	359	484	569	672	274	358	414	481	216	275	312	357
32 YEARS. . .	14985	564	792	948	1141	356	476	556	653	274	355	408	473	217	274	311	354
33 YEARS. . .	15455	550	764	908	1085	352	467	542	634	273	351	402	463	218	273	309	351
34 YEARS. . .	15904	536	735	868	1031	348	457	528	614	272	347	396	454	219	272	306	347
35 YEARS. . .	16333	522	707	829	978	344	447	514	594	270	343	389	444	219	271	303	342
36 YEARS. . .	16743	507	679	791	927	339	436	499	574	268	338	382	433	218	269	300	337
37 YEARS. . .	17132	492	651	754	878	333	425	484	554	266	332	374	422	217	266	296	331
38 YEARS. . .	17501	476	623	718	830	327	414	469	533	263	326	365	411	216	263	292	325
39 YEARS. . .	17851	460	596	682	784	320	402	453	513	259	319	356	399	215	259	287	318
40 YEARS. . .	18180	444	569	647	739	314	390	438	493	256	312	347	387	213	256	282	311
41 YEARS. . .	18489	428	542	613	696	306	378	422	472	251	305	338	375	210	251	276	304
42 YEARS. . .	18778	411	516	580	654	298	365	405	452	247	297	327	362	208	246	270	296
43 YEARS. . .	19048	395	489	547	614	290	352	389	431	241	289	317	349	204	241	263	287
44 YEARS. . .	19297	378	464	515	574	281	338	372	411	236	280	306	336	201	235	256	279
45 YEARS. . .	19526	361	438	484	537	272	324	355	390	230	271	295	322	197	229	248	269
46 YEARS. . .	19735	343	413	454	500	262	310	336	370	223	261	283	308	192	223	240	260
47 YEARS. . .	19924	326	388	425	465	252	296	321	349	216	251	271	294	188	216	232	250
48 YEARS. . .	20093	309	364	396	431	242	281	304	329	209	241	259	279	182	208	223	240
49 YEARS. . .	20242	291	340	368	398	231	267	287	309	201	230	247	265	176	200	214	229
50 YEARS. . .	20371	274	316	340	367	220	252	270	289	193	219	234	250	170	192	204	218
51 YEARS. . .	20480	256	293	314	336	209	237	252	269	184	207	220	235	164	183	194	206
52 YEARS. . .	20569	238	270	288	307	197	221	235	249	175	196	207	219	156	174	184	194
53 YEARS. . .	20638	221	247	262	278	185	206	217	230	165	183	193	204	149	164	173	182
54 YEARS. . .	20687	203	225	238	251	172	190	200	210	155	171	179	188	141	154	162	170
55 YEARS. . .	20716	185	204	214	224	159	174	182	191	144	158	165	173	132	144	150	157
56 YEARS. . .	20725	167	182	190	199	145	158	165	172	133	144	150	157	123	132	138	143
57 YEARS. . .	20713	149	161	168	174	132	142	147	153	122	131	135	140	113	121	125	130
58 YEARS. . .	20682	131	140	145	150	117	125	129	134	109	116	120	124	102	108	112	115
59 YEARS. . .	20631	113	120	123	127	102	108	112	115	96	102	104	107	90	96	98	101
60 YEARS. . .	20560	95	100	102	105	87	91	94	96	82	86	88	91	78	82	84	86
61 YEARS. . .	20468	77	80	81	83	71	74	75	77	68	71	72	73	65	68	69	70
62 YEARS. . .	20357	58	60	61	61	55	56	57	58	53	54	55	56	51	52	53	54
63 YEARS. . .	20226	39	40	40	41	37	38	38	39	36	37	37	38	35	36	36	37
64 YEARS. . .	20074	20	20	20	20	19	19	19	20	19	19	19	19	18	19	19	19

Table 29. MALES 18 TO 64 YEARS OLD: DEDUCTION FROM EXPECTED LIFETIME INCOME TO BE MADE FOR AN ANNUAL ALLOWANCE OF $1,000, $2,000, $3,000, AND $4,000 FOR PERSONAL MAINTENANCE, BY PRESENT AGE

(In thousands of dollars)

PRESENT AGE	DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ANNUAL ALLOWANCE OF $1,000																
18 YEARS	43	68	89	116	23	34	42	52	17	23	28	34	13	17	20	23
19 YEARS	42	66	85	111	23	33	41	51	17	23	28	33	13	17	20	23
20 YEARS	41	64	82	106	23	33	40	50	17	23	27	33	13	17	20	23
21 YEARS	40	62	79	101	23	32	39	48	17	23	27	32	13	17	19	23
22 YEARS	39	60	76	97	22	32	38	47	17	22	26	31	13	17	19	22
23 YEARS	38	58	73	92	22	31	37	46	16	22	26	31	13	17	19	22
24 YEARS	37	56	70	88	22	30	36	44	16	22	26	30	13	16	19	22
25 YEARS	36	54	67	84	21	30	36	43	16	21	25	30	13	16	19	21
26 YEARS	35	52	64	80	21	29	35	42	16	21	25	29	13	16	18	21
27 YEARS	34	50	61	76	21	28	34	40	16	21	24	28	13	16	18	21
28 YEARS	33	48	59	72	21	28	33	39	16	21	24	28	12	16	18	20
29 YEARS	32	46	56	68	20	27	32	38	16	20	23	27	12	16	18	20
30 YEARS	31	44	53	65	20	27	31	37	15	20	23	26	12	15	17	20
31 YEARS	31	43	51	61	19	26	30	35	15	19	22	26	12	15	17	19
32 YEARS	30	41	49	58	19	25	29	34	15	19	22	25	12	15	17	19
33 YEARS	29	39	46	55	19	24	28	33	15	19	21	24	12	15	17	19
34 YEARS	28	38	44	52	18	24	27	32	14	18	21	24	12	15	16	18
35 YEARS	27	36	42	49	18	23	26	30	14	18	20	23	12	14	16	18
36 YEARS	26	34	40	47	18	22	25	29	14	17	20	22	11	14	16	17
37 YEARS	25	33	38	44	17	22	25	28	14	17	19	22	11	14	15	17
38 YEARS	24	31	36	41	17	21	24	27	13	17	19	21	11	13	15	17
39 YEARS	23	30	34	39	16	20	23	26	13	16	18	20	11	13	15	16
40 YEARS	22	28	32	37	16	20	22	25	13	15	17	19	11	13	14	16
41 YEARS	21	27	30	34	15	19	21	23	13	15	17	19	11	13	14	15
42 YEARS	20	26	29	32	15	18	20	22	12	15	16	18	10	12	13	15
43 YEARS	19	24	27	30	14	17	19	21	12	14	16	17	10	12	13	14
44 YEARS	19	23	25	28	14	17	18	20	12	14	15	17	10	12	13	14
45 YEARS	18	21	24	26	13	16	17	19	11	13	14	16	10	11	12	13
46 YEARS	17	20	22	24	13	15	17	18	11	13	14	15	9	11	12	13
47 YEARS	16	19	21	23	12	14	16	17	11	12	13	14	9	11	11	12
48 YEARS	15	18	19	21	12	14	15	16	10	12	13	14	9	10	11	12
49 YEARS	14	17	18	19	11	13	14	15	10	11	12	13	9	10	10	11
50 YEARS	13	15	17	18	11	12	13	14	9	11	11	12	8	9	10	11
51 YEARS	12	14	15	16	10	12	12	13	9	10	11	11	8	9	9	10
52 YEARS	12	13	14	15	10	11	11	12	8	10	10	11	8	8	9	9
53 YEARS	11	12	13	14	9	10	11	11	8	9	9	10	7	8	8	9
54 YEARS	10	11	12	12	8	9	10	10	8	8	9	9	7	7	8	8
55 YEARS	9	10	10	11	8	8	9	9	7	8	8	8	6	7	7	8
56 YEARS	8	9	9	10	7	8	8	8	6	7	7	8	6	6	7	7
57 YEARS	7	8	8	9	6	7	7	7	6	6	7	7	5	6	6	6
58 YEARS	6	7	7	7	6	6	6	7	5	6	6	6	5	5	5	6
59 YEARS	6	6	6	6	5	5	5	6	5	5	5	5	4	5	5	5
60 YEARS	5	5	5	5	4	4	5	5	4	4	4	4	4	4	4	4
61 YEARS	4	4	4	4	4	4	4	4	3	3	4	4	3	3	3	3
62 YEARS	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
63 YEARS	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
64 YEARS	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
ANNUAL ALLOWANCE OF $2,000																
18 YEARS	85	137	177	233	47	68	84	105	34	47	56	68	26	34	40	47
19 YEARS	83	132	170	222	46	67	82	102	34	46	55	66	26	34	39	46
20 YEARS	81	128	164	212	46	66	80	99	34	46	54	65	26	34	39	46
21 YEARS	80	124	157	202	45	64	78	96	33	45	54	64	26	34	39	45
22 YEARS	78	120	151	193	45	63	77	94	33	45	53	63	26	33	38	45
23 YEARS	76	116	145	184	44	62	75	91	33	44	52	62	26	33	38	44
24 YEARS	74	112	139	175	44	61	73	89	33	44	51	60	26	33	38	44
25 YEARS	72	108	133	167	43	60	71	86	32	43	50	59	25	33	37	43
26 YEARS	70	104	128	159	42	58	69	83	32	42	49	58	25	32	37	42
27 YEARS	69	100	122	151	42	57	67	81	32	42	48	57	25	32	36	42
28 YEARS	67	96	117	144	41	56	66	78	31	41	47	55	25	32	36	41
29 YEARS	65	93	112	137	40	54	64	76	31	40	46	54	25	31	35	40
30 YEARS	63	89	107	130	40	53	62	73	31	40	45	53	25	31	35	40
31 YEARS	61	85	102	123	39	52	60	71	30	39	45	51	24	30	34	39
32 YEARS	59	82	97	117	38	50	58	68	30	38	43	50	24	30	34	38
33 YEARS	57	79	93	110	37	49	56	66	29	37	42	49	24	29	33	37
34 YEARS	55	76	88	104	[illegible]	48	55	63	29	37	41	47	24	29	32	36
35 YEARS	54	[illegible]	84	[illegible]	[illegible]	46	53	61	29	36	40	46	23	29	32	36
36 YEARS	52	69	80	93	[illegible]	45	51	58	28	35	39	44	23	28	31	35
37 YEARS	50	66	76	88	34	43	49	56	28	34	38	43	23	28	31	34
38 YEARS	48	63	72	83	33	42	47	54	27	33	37	42	22	27	30	33
39 YEARS	46	60	68	[illegible]	32	41	46	51	26	32	36	40	22	26	29	32
40 YEARS	44	57	64	[illegible]	32	39	44	49	26	31	35	39	22	26	28	31
41 YEARS	43	54	61	[illegible]	31	38	42	47	25	31	34	37	21	25	28	30
42 YEARS	41	51	57	[illegible]	30	36	40	45	25	30	33	36	21	25	27	29
43 YEARS	39	48	54	[illegible]	29	35	38	43	24	29	31	35	20	24	26	28
44 YEARS	37	46	51	56	28	33	37	40	23	28	30	33	20	23	25	28
45 YEARS	35	43	48	53	27	32	35	38	23	27	29	32	19	23	24	27
46 YEARS	34	40	44	49	26	30	33	36	22	26	28	30	19	22	24	25
47 YEARS	32	38	42	45	25	29	31	34	21	25	27	29	18	21	23	24
48 YEARS	30	36	39	42	24	27	30	32	20	24	25	27	18	20	22	23
49 YEARS	28	33	36	39	23	26	28	30	20	22	24	26	17	20	21	22
50 YEARS	27	31	33	36	21	25	26	28	19	21	23	24	17	19	20	21
51 YEARS	25	29	31	[illegible]	20	23	25	26	18	20	21	23	16	18	19	20
52 YEARS	23	26	28	30	19	22	23	24	17	19	20	21	15	17	18	19
53 YEARS	21	24	25	27	18	20	21	22	16	18	19	20	14	16	17	18
54 YEARS	20	22	23	24	17	18	19	20	15	17	17	18	14	15	16	16
55 YEARS	18	20	21	22	15	17	18	19	14	15	16	17	13	14	15	15
56 YEARS	16	18	19	19	14	15	16	17	13	14	15	15	12	13	13	14
57 YEARS	15	16	16	17	13	14	14	15	12	13	13	14	11	12	12	13
58 YEARS	13	14	14	15	11	12	13	13	11	11	12	12	10	11	11	11
59 YEARS	11	12	12	12	10	11	11	11	9	10	10	11	9	9	10	10
60 YEARS	9	10	10	10	9	9	9	9	8	8	9	9	8	8	8	8
61 YEARS	8	8	8	8	7	7	7	8	7	7	7	7	6	7	7	7
62 YEARS	6	6	6	6	5	6	6	6	5	5	5	6	5	5	5	5
63 YEARS	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
64 YEARS	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2

Table 29. MALES 18 TO 64 YEARS OLD: DEDUCTION FROM EXPECTED LIFETIME INCOME TO BE MADE FOR AN ANNUAL ALLOWANCE OF $1,000, $2,000, $3,000, AND $4,000 FOR PERSONAL MAINTENANCE, BY PRESENT AGE—Continued

(In thousands of dollars)

PRESENT AGE	DISCOUNT RATE OF 0 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 3 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 5 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--				DISCOUNT RATE OF 7 PERCENT WITH ANNUAL PRODUCTIVITY INCREASE OF--			
	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT	0 PERCENT	2 PERCENT	3 PERCENT	4 PERCENT
ANNUAL ALLOWANCE OF $3,000																
18 YEARS.	128	205	266	349	70	102	126	157	51	70	84	101	40	51	60	70
19 YEARS.	125	198	255	333	69	100	123	153	51	69	83	100	39	51	59	69
20 YEARS.	122	192	246	318	69	98	120	149	51	69	81	98	39	51	59	69
21 YEARS.	119	186	235	303	68	97	118	145	50	68	80	96	39	50	58	68
22 YEARS.	117	179	227	290	67	95	115	141	50	67	79	94	39	50	58	67
23 YEARS.	114	173	218	276	66	93	112	137	49	66	78	92	39	50	57	66
24 YEARS.	111	167	209	263	65	91	109	133	49	65	77	91	38	49	56	65
25 YEARS.	108	161	200	251	64	89	107	129	49	64	75	89	38	49	56	64
26 YEARS.	106	156	192	239	64	87	104	125	48	63	74	87	38	48	55	63
27 YEARS.	103	150	184	227	63	85	101	121	48	63	73	85	38	48	54	62
28 YEARS.	100	144	176	216	62	83	98	117	47	62	71	83	37	47	54	61
29 YEARS.	97	139	168	205	61	82	96	113	47	60	70	81	37	47	53	60
30 YEARS.	94	133	160	194	60	80	93	110	46	59	68	79	37	46	52	59
31 YEARS.	92	128	153	184	58	77	90	106	45	58	67	77	37	46	51	58
32 YEARS.	89	123	146	175	57	75	87	102	45	57	65	75	36	45	50	57
33 YEARS.	86	118	139	165	56	73	85	98	44	56	64	73	36	44	50	56
34 YEARS.	83	113	133	157	55	71	82	95	43	55	62	71	35	44	49	55
35 YEARS.	80	108	126	148	54	69	79	91	43	54	61	69	35	43	48	53
36 YEARS.	78	103	120	140	53	67	76	88	42	52	59	67	34	42	47	52
37 YEARS.	75	98	114	132	51	65	74	84	41	51	57	65	34	41	46	51
38 YEARS.	72	94	108	124	50	63	71	81	40	50	56	62	33	40	45	50
39 YEARS.	69	89	102	117	49	61	68	77	40	49	54	60	33	40	44	48
40 YEARS.	67	85	97	110	47	59	[illegible]	74	39	47	52	58	32	39	43	47
41 YEARS.	64	81	91	103	46	56	63	70	38	46	51	56	32	38	41	46
42 YEARS.	61	77	86	97	45	54	60	67	37	44	49	54	31	37	40	44
43 YEARS.	58	72	81	91	43	52	58	64	36	43	47	52	31	36	39	43
44 YEARS.	56	68	76	85	42	50	55	61	35	41	45	50	30	35	38	41
45 YEARS.	53	64	71	79	40	48	52	57	34	40	43	47	29	34	37	40
46 YEARS.	50	61	67	73	39	46	50	54	33	38	42	45	28	33	35	38
47 YEARS.	48	57	62	68	37	43	47	51	32	37	40	43	28	32	34	37
48 YEARS.	45	53	58	63	35	41	45	48	31	35	[illegible]	41	27	31	33	35
49 YEARS.	43	50	54	58	34	39	42	45	29	33	[illegible]	39	26	29	31	33
50 YEARS.	40	46	50	54	32	37	39	42	28	32	34	36	25	28	30	32
51 YEARS.	37	43	46	49	30	35	37	39	27	30	[illegible]	34	24	27	28	30
52 YEARS.	35	39	42	45	29	32	34	36	25	29	30	32	23	25	27	28
53 YEARS.	32	36	38	41	27	30	32	34	24	27	28	30	22	24	25	27
54 YEARS.	30	33	35	37	25	28	29	31	23	25	26	27	20	22	24	25
55 YEARS.	27	30	31	33	23	25	27	28	21	23	24	25	19	21	22	23
56 YEARS.	24	27	28	29	21	23	24	25	19	21	22	23	18	19	20	21
57 YEARS.	22	24	25	26	19	21	22	22	18	19	20	21	16	18	18	19
58 YEARS.	19	21	21	22	17	18	19	20	16	17	18	18	15	16	16	17
59 YEARS.	17	18	18	19	15	16	16	17	14	15	15	16	13	14	14	15
60 YEARS.	14	15	15	15	13	13	14	14	12	13	13	13	12	12	12	13
61 YEARS.	11	12	12	12	11	11	11	11	10	10	11	11	10	10	10	10
62 YEARS.	9	9	9	9	8	8	8	9	8	8	8	8	8	8	8	8
63 YEARS.	6	6	6	6	6	6	6	6	5	6	6	6	5	5	5	5
64 YEARS.	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
ANNUAL ALLOWANCE OF $4,000																
18 YEARS.	170	273	354	465	94	136	168	209	68	94	112	135	53	69	80	94
19 YEARS.	166	265	341	444	93	134	164	204	68	93	110	133	52	68	79	93
20 YEARS.	163	256	327	424	92	131	160	198	67	92	109	130	52	68	78	92
21 YEARS.	159	248	315	405	91	129	157	193	67	90	107	128	52	67	78	90
22 YEARS.	155	239	302	386	89	126	153	188	66	89	105	126	52	67	77	89
23 YEARS.	152	231	290	368	88	124	150	182	66	88	104	123	52	66	76	88
24 YEARS.	148	223	279	351	87	122	146	177	65	87	102	121	51	66	75	87
25 YEARS.	144	215	267	334	86	119	142	172	65	86	100	118	51	65	74	86
26 YEARS.	141	208	256	318	85	117	139	167	64	85	99	116	51	64	73	85
27 YEARS.	137	200	245	303	83	114	135	161	64	83	97	113	50	64	73	83
28 YEARS.	133	192	234	288	82	111	131	156	63	82	95	111	50	63	72	82
29 YEARS.	130	185	224	273	81	109	128	151	62	81	93	108	50	62	71	80
30 YEARS.	126	178	214	259	79	106	124	146	61	79	91	105	49	61	69	79
31 YEARS.	122	171	204	246	78	103	120	141	61	78	89	103	49	61	68	78
32 YEARS.	118	164	195	233	76	101	117	136	60	76	87	100	48	60	67	76
33 YEARS.	115	157	186	221	75	98	113	131	59	75	85	97	48	59	66	75
34 YEARS.	111	150	177	209	73	95	109	126	58	73	83	94	47	58	65	73
35 YEARS.	107	144	168	197	72	92	106	121	57	72	81	92	47	57	64	71
36 YEARS.	103	137	160	186	70	90	102	117	56	70	79	89	46	56	62	70
37 YEARS.	100	131	152	176	68	87	98	112	55	68	76	86	45	55	61	68
38 YEARS.	96	125	144	166	67	84	95	107	54	66	74	83	45	54	60	66
39 YEARS.	92	119	136	156	65	81	91	103	53	65	72	80	44	53	58	64
40 YEARS.	89	113	129	147	63	78	88	98	52	63	70	78	43	52	57	63
41 YEARS.	85	108	122	138	61	75	84	94	51	61	67	75	42	50	55	61
42 YEARS.	82	102	115	129	59	72	80	89	49	59	65	72	42	49	54	59
43 YEARS.	78	97	108	121	57	70	77	85	48	57	63	69	41	48	52	57
44 YEARS.	74	91	101	113	56	67	73	81	47	55	60	66	40	47	51	55
45 YEARS.	71	86	95	105	54	64	70	77	45	53	58	63	39	45	49	53
46 YEARS.	67	81	89	98	51	61	66	72	44	51	56	60	38	44	47	51
47 YEARS.	64	76	83	91	49	58	63	68	42	49	53	57	37	42	45	49
48 YEARS.	60	71	77	84	47	55	59	64	41	47	51	55	36	41	44	47
49 YEARS.	57	66	72	78	45	52	56	60	39	45	48	52	34	39	42	45
50 YEARS	53	62	66	71	43	49	53	56	38	43	45	49	33	37	40	42
51 YEARS.	50	57	61	66	41	46	49	52	36	40	43	46	32	36	38	40
52 YEARS.	46	53	56	60	38	43	46	49	34	38	40	43	30	34	36	38
53 YEARS.	43	48	51	54	36	40	42	45	32	36	38	40	29	32	34	35
54 YEARS.	39	44	46	49	33	37	39	41	30	33	35	37	27	30	31	33
55 YEARS.	36	40	42	44	31	34	36	37	28	31	32	34	26	28	29	30
56 YEARS.	33	36	37	39	28	31	32	34	26	28	29	31	24	26	27	28
57 YEARS.	29	32	33	34	26	28	29	30	24	25	26	27	22	24	24	25
58 YEARS.	26	27	28	29	23	24	25	26	21	23	24	24	20	21	22	23
59 YEARS.	22	24	24	25	20	21	22	22	19	20	20	21	18	19	19	20
60 YEARS.	19	20	20	21	17	18	18	19	16	17	17	18	15	16	16	17
61 YEARS.	15	16	16	16	14	15	15	15	13	14	14	14	13	13	14	14
62 YEARS.	11	12	12	12	11	11	11	11	10	11	11	11	10	10	10	11
63 YEARS.	8	8	8	8	7	8	8	8	7	7	7	7	7	7	7	7
64 YEARS.	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4

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